## **BUSINESS INTERNET BANKING ENROLLMENT FORM**



| Section I Company Informatio   | on          |   |   |   |  |
|--------------------------------|-------------|---|---|---|--|
| Business Name                  |             |   |   |   |  |
| Address                        |             |   | City  | State Zip                                     |  |
| Tax ID Number                  |             |   | Phone Number                                  | Fax Number                                    |  |
| Section 2 Account Information  |             |   |   |   |  |
| Account Number Account Typ     |             |   | Account Name                                  |   |  |
|                                |             |   |   |   |  |
|                                |             |   |   |   |  |
|                                |             |   |   |   |  |
|                                |             |   |   |   |  |
|                                |             |   |   |   |  |
| Section 3 Internet Banking Ada | ministrator |   |   |   |  |
| Name                           | Title       | ensuring that all users adhere to the agreed-up |   | Preferred Log-In ID (Alphanumeric, minimum 6) |  |
| Personal Address               |             | City, State, Zip                                |   |   |  |
| Email Address                  |             |   | Phone Number                                  | Social Security Number                        |  |
| Name                           | Title       |   | Preferred Log-In ID (Alphanumeric, minimum 6) |   |  |
| Personal Address               |             |   | City, State, Zip                              |   |  |
| Email Address                  |             |   | Phone Number                                  | Social Security Number                        |  |
| Name                           | Title       |   | Preferred Log-In ID (Alphanumeric, minimum 6) |   |  |
| Personal Address               |             |   | City, State, Zip                              |   |  |
| Email Address                  |             |   | Phone Number                                  | Social Security Numbe                         |  |
| Section 4 Agreement            |             |   |   |   |  |

This Business Internet Banking Service Agreement ("Agreement"), which includes the Enrollment Form, is a contract which establishes the rules which cover your electronic access to your accounts at Bank of Herrin. ("Bank") in regards to your Cash Management Services through the Internet Banking System ("System"). By using System, you accept all the terms and conditions of this Agreement. Please read it carefully.

The terms and conditions of the deposit agreements and disclosures for each of your Bank accounts as well as your other agreements with Bank such as loans continue to apply notwithstanding anything to the contrary in this Agreement.

This Agreement is also subject to applicable federal laws and the laws of the State of Illinois (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and Bank's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. This Agreement, together with the Enrollment Form, constitutes the entire agreement between you and Bank with respect to the subject matter hereof and there is no understandings or agreements relative hereto which are not fully expressed herein.



- 1. Access To use System, you must have at least one checking account at Bank, access to Internet service, and an e-mail address. Once we have received your signed Enrollment Form, and verified your account information, you will be sent an email containing a link to set up your login credentials. System can be used to access only the Bank accounts which you have designated for access by System in your Enrollment Form. You can add or delete any of your Bank accounts from this Agreement by completing a new Enrollment Form. Access to your accounts through System will be based upon the granted access by the Administrator named in the Enrollment Form. We undertake no obligation to monitor transactions through System to determine that they are made on behalf of the accountholder.
- System Services You can use System to check the balance of your Bank accounts, view Bank account histories, transfer funds between your Bank accounts, request to order checks, make stop payment requests, change your address, and pay bills from your Bank accounts in the amounts and on the dates you request if you have requested the Bill Payment Service. Balance and activity information are available as of the previous business day.
- 3. <u>Hours of Access</u> You can use System seven days a week, twenty-four hours a day, although some or all System services may not be available occasionally due to emergency or scheduled System maintenance. We agree to post notice of any extended periods of non-availability on the System web site.
- 4. Your Password For security purposes, you will choose your password upon your initial login to System. You determine what password you will use and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. Your password must be at least 8 characters long and contain at least one of each of the following: uppercase letter, lowercase letter, number, and special character. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. Upon 5 (FIVE) unsuccessful attempts to use your password, your access to System will be locked. To reestablish your authorization to use System, you must contact us to be unlocked or to obtain a temporary password. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children, and should be memorized rather than written down.
- 5. Security You understand the importance of your role in preventing misuse of your accounts through System and you agree to promptly examine your paper or electronic statement for each of your Bank accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver's license number and social security number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your password and login ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via System is encrypted in an effort to provide transmission security and System utilizes identification technology to verify that the sender and receiver of System transmissions can be appropriately identified by each other. Notwithstanding our efforts to ensure that the System is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Bank System, or e-mail transmitted to and from us, will not be monitored or read by others.

| Section 5 Acceptance |                                       |
|----------------------|---------------------------------------|
| The Bank of Herrin   | Company                               |
| By: Print Name       | By: Print Name                        |
| Signature            | Signature (Authorized Account Signer) |
| Title                | Title                                 |
| Date:                | Date:                                 |
|                      |                                       |

MEMBER In accordance with section 326 of the USA PATRIOT ACT, applicants for new accounts are requested to provide current picture identification that verifies identity including name, address and other identifying information. In some cases, identification will be requested for current account holders if original documentation was not obtained with the opening of the account. In all cases, protection of our customers' identity and confidentiality is our pledge to you. We proudly support all efforts to protect and maintain the security of our customers and our country.