

## **INTERNET BANKING AGREEMENT AND APPLICATION COMMUNITY STATE BANK**

### **Internet Banking and Bill Payment Service Agreement**

This Internet Banking and Bill Payment Agreement ("the Agreement") explains the terms and conditions governing the use of basic Internet Banking Services and Bill Payment Services offered by Community State Bank. All Internet Banking Services of any kind whatsoever offered by Community State Bank (including, but not limited to funds transfers and bill payment services) will be referred to collectively as "Internet Banking Services" in this Agreement. By using any of the Internet Banking Services, you agree to abide by the terms and conditions of this Agreement as well as the Deposit Account Terms and Conditions, a copy of which may be accessed by calling your branch. "I" refers to each person(s) who opens or those individuals authorized to use any account at Community State Bank and any person(s) who has been given a PIN or Password chosen by the customer. The term "business day" means all days except Saturday, Sunday and all banking holidays.

All Internet Banking Services offered by Community State Bank are governed by this Agreement, as well as applicable Federal Regulatory disclosures and the Deposit Account Terms and Conditions of Community State Bank. All applicable fee schedules published by Community State Bank from time to time will apply to the Internet Banking Services. You are responsible for the payment of any fees incurred by you on any account, for any service, at any time. You agree to pay all such fees upon request of Community State Bank. Further, you agree to pay all telephone charges or fees incurred by you in accessing Internet Banking Services. Internet Banking Services requires you to have Internet access established.

### **By submitting this Form:**

- 1) I agree that my use of the Internet Banking Services will confirm that I have completed and reviewed this Agreement and applicable disclosures, both of which Community State Bank may amend from time to time. My initial use of any Internet Banking Service in connection with my account(s) at Community State Bank constitutes my acceptance and agreement to be bound by all of the terms and conditions of this Agreement and of the Deposit Account Terms and Conditions.
- 2) I understand that my Password or PIN can be used to expend funds from my account and that this code must be safeguarded. I authorize Community State Bank and its agents to follow any instructions transmitted by use of this code, and I agree to be bound thereby. If accessing a business or non-commercial account, I certify that I am authorized to use the PIN or Password. Community State Bank is entitled to act upon instructions received through any Internet Banking Service under my PIN or Password without inquiring into the identity of the person using the PIN or Password. However, I agree that I will not, under any circumstances, disclose my PIN or Password to any person. I acknowledge that no employee of Community State Bank needs or should ever ask for my PIN or Password. I am liable for all transactions made or authorized using my PIN or Password. Community State Bank has no responsibility for establishing the identity of any person or determining the validity of any transaction received using my PIN or Password. If I provide my PIN or Password to anyone, I authorize any transactions carried out by that person. Community State Bank assumes all transactions authorized by my PIN or Password are legitimate. I hereby indemnify and release Community State Bank from any and all liability and agree not to make any claim against Community State Bank or bring any action against Community State Bank in honoring or allowing any actions or transactions where I have authorized the person performing the action or transaction to use my account or when I have provided my PIN or Password to that person.
- 3) I will notify Community State Bank at once if I believe another person has improperly obtained my PIN/Password or has carried out unauthorized transactions. At any time, I may ask Community State Bank to disable my PIN or Password and issue a new one to me.
- 4) If you have a business account you are liable for all transactions that occur on the account. The owner of the business account authorizes all transactions made by any other persons. The owner of the business account agrees to be liable for any other parties designated (by being given the pin or password) to conduct business on the account(s)
- 5) For multiple party accounts, each person on a multiple party account will be liable for all transactions that are made on that account. Each person on a multiple party account authorizes all transactions made by

any other signer(s) on the account(s). Each owner(s) on a multiple party account(s) agrees to be liable for the actions of the other owner(s) on the account.

The limitations of liability set forth in this Agreement are subject to, and limited by any state or federal law to the contrary.

6) Internet Banking. You may access your accounts with Internet Banking by using your personal identification number (PIN) to:

- a. Obtain information on your accounts.
- b. Transfer funds between accounts.

7) Community State Bank has the right to modify or terminate this Agreement or the Deposit Account Terms and Conditions at any time. When making changes, Community State Bank will comply with all legal notice requirements. Once this Agreement is terminated Community State Bank will not allow any additional transactions on the account, nor will additional Internet Banking Services be permitted. If this Agreement is modified, my continued use of the Account will represent my acceptance of the changes.

8) In order to take advantage of other Internet Banking and Bill Payment Services offered, I understand that I must complete this agreement and establish basic Internet Banking Services with Community State Bank. All services later added are covered under this agreement and my signature authorizes Community State Bank to carry out transactions under any other Internet Banking Services I decide to use or set-up at a future date, such as Bill Payment Services. By using any new service, I agree to be bound by the terms communicated to me in advance.

9) Community State Bank will not provide any receipt or documentation of transactions other than regular account statements.

By signing this agreement, I acknowledge that I have read and accept the Electronic Disclosures as provided on this web site.

**All authorized owners on all accounts must sign this agreement.**

I would like a copy of this agreement and the disclosures to be mailed to me

_____	_____
Account Holder Signature or Authorized Signer	Date
_____	_____
Multiple Party Account Holders Signature(s)	Date
_____	_____
Multiple Party Account Holders Signature(s)	Date
_____	_____
Multiple Party Account Holders Signature(s)	Date

## Internet Banking Application Form

Community State Bank

**Personal Information:**

Name: \_\_\_\_\_ SSN/Tax ID: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: IL \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone (Day): \_\_\_\_\_ (Night) \_\_\_\_\_  
E-mail Address: \_\_\_\_\_

**BANK USE ONLY (CSB WILL ASSIGN YOUR USER ID AND INITIAL PIN)**

**User ID:** \_\_\_\_\_

**PIN:** \_\_\_\_\_

**Bank Information:**

**Account List:**

List the Accounts you would like to have access to with Internet Banking. (up to 10 accounts)  
(i.e. Checking, Savings, CD, Loan)

**Account Type**

**Account Number**

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**Funds Transfer:**

Indicate which accounts you would like to be able to transfer money to and from.

<b>Transfer From:</b>		<b>Transfer To:</b>	
<b>Account Type</b>	<b>Account Number</b>	<b>Account Type</b>	<b>Account Number</b>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**Authorization:**

By signing below you acknowledge receipt of the terms and conditions of the Internet Banking agreement and disclosure statement to which you agree to be bound, and you are certifying that all information provided is accurate.

I hereby authorize Community State Bank to download my/our account through Community State Bank's Internet Banking:

**Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

[www.commstatebank.com](http://www.commstatebank.com)