



FIRST STATE BANK

Online Banking Application

Name	Social Security #	Date of Birth
Address	Home Telephone	
City-State-Zip	Work Telephone	
Primary Account #	E-mail Address	

ONLINE BANKING CUSTOMER AGREEMENT

With regard to use of First State Bank Online Banking ("Service"), the undersigned customer agrees to the following:

1. By using this Service, customer agrees to be bound by all rules and regulations applicable to customer's deposit account as established and amended by First State Bank.
2. Fees for this Service shall be payable in accordance with a schedule of charges as established, and amended, by First State Bank from time to time. These disclosures are available at First State Bank.
3. Collected funds must be available for distribution from Customer's account as of the close of the business day on the scheduled payment date. Approximately five business days should be allowed for payments to be received and posted by the payee.
4. First State Bank is not responsible for: a) errors in amounts, payee information or payment dates entered by customer; b) errors in addressed, account numbers or other information provided to the Bank by customer; c) late fees or other similar charges imposed by payees and incurred by customer; d) consequential or incidental damages for negligent performance by Bank of its services; e) damages arising from unauthorized access to First State Bank online services.
5. Unless otherwise noted, the meaning of terms as used by this agreement and in information incorporated herein shall be as defined by the applicable provisions of the Nebraska Uniform Commercial Code.
6. The laws of the State of Nebraska shall govern this agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed the Customer Agreement, understands the terms and conditions herein, and agrees to be bound hereby.
7. We are restricted from making alimony payments, child support payments, tax payments, or any court-directed or government payment, fine or penalty.

By signing below, customer agrees to the terms and conditions set forth for First State Bank Online Banking, have read the online banking agreement, and acknowledge that only the individual whose signature appears within is authorized to use First State Bank Online Services.

X _____ Customer Signature	X _____ Customer Signature
X _____ Date	X _____ Date

USER CODE AND PASSWORD

Each individual who is to have access to First State Bank Online Banking will receive a user code and password. Once you have logged on to First State Bank Online Banking, the software will allow you to establish a new user code and password. The user code must be at least six characters and the password also must be at least six characters, and must contain at least one alphabetic, one numeric and at least one symbol, such as (#,%,\$,*,& etc.). An example user code and password combination could be: User: jcustomer Password: bank#1

Mother's Maiden Name _____

(This information will be used to help enhance the security of your account information. It will help us verify your identity, should you need assistance over the telephone at some future time.)

First State Bank Electronic Banking Department
Attn: Cheryl
P O Box 1267
Scottsbluff, NE 69363-1267

Access ID & Initial Password will be provided by First State Bank:

Access ID: _____

Password: _____

Or bring to any First State Bank Scottsbluff, NE, Gering, NE or Colorado Springs, CO location.
 For quicker access you may FAX to NE 308-632-2928 or CO 719-475-0126

Needed for First State Bank Use Only:

ORIGINAL MUST BE MAILED TO THE BANK WITHIN 10 BUSINESS DAYS

For Questions: NE Phone: 308-632-7251 · CO Phone: 719-475-1776 or E-MAIL: csfsb@fsbcentral.com
www.fsbcentral.com