

Online Banking and Telebank Services Application - Consumer Accounts

Name _____ Social Security Number _____

Date of Birth _____ E-mail Address _____

Home Telephone # _____ Checking # _____

Work Telephone # _____ Savings # _____

Address _____

City, State and Zip _____

Electronic Banking Services Customer Agreement

In consideration of the Electronic Banking Services ("Services") to be provided by United Nebraska Bank ("Bank") as described from time to time in information distributed by Bank to its customers, the undersigned Customer agrees as follows:

1. By utilizing the Services, Customer agrees to be bound to all the Rules and Regulations applicable to Customer's deposit account(s), including the Depositor Agreement, as established by Bank and amended by Bank from time to time.
2. Fees for Services shall be payable in accordance with a Schedule of Fees as established, and amended by Bank from time to time. Charges shall be automatically deducted from Customer's account and Bank shall provide to Customer notice of such debit(s) monthly.
3. Collected funds must be available for distribution from Customer's account as of the close of business day on the scheduled payment date. Subject to funds availability, payments will be mailed on the business day following the scheduled bill payment date. Approximately five business days should be allowed for payments to be received and posted by the payee.
4. The Bank shall not be responsible for:
 - a. Errors in amounts, payee information, or payment dates entered by Customer.
 - b. Any error(s) in account numbers, addresses, or other factual information provided to Bank by Customer.
 - c. Late payment fees or other similar charges imposed by payees and incurred by Customer.
 - d. Consequential or incidental damages.
 - e. Damages arising from the authorized access to TeleBank or Online Banking.
 - f. Damages arising directly or indirectly from the Services provided by Bank, except in the case of intentional misconduct or gross negligence by Bank.
5. Unless otherwise noted, the meaning of terms as used by this agreement and information incorporated herein shall be as defined by the applicable provisions of the Nebraska Uniform Commercial Code, the Deposit Agreement, and the applicable Rules and Regulations.
6. Customer acknowledges that he/she has received and reviewed a copy of this Electronic Banking Services Customer Agreement (including the terms on the reverse side of this Agreement), together with the Deposit Agreement, the Rules and Regulations and the Disclosure Statement for Electronic Funds Transfers, which are incorporated into this Agreement, and that Customer understands the terms and conditions set forth herein and therein agrees to be bound hereby and thereby.

Customer Signature _____ **Date** _____

Owner Signature _____ **Date** _____

Each account owner or authorized signer must complete and sign this application to have online banking access.

Bank Use Only:

Port number: _____

Name Line number: _____

Application Verified by: _____

Date input on system: _____

Personal Identification Number (PIN)

Each individual who is to have access to Bill Pay, Online Banking and TeleBank information, including each individual named on joint accounts, must designate a 4-digit Personal Identification Number (PIN).

1. Please enter your four-digit number here. **PIN** _____
2. This number belongs to **YOU** and is the key to the security of our accounts.
3. The above PIN will be inputted into our system and this page destroyed.
4. **Your access number will be mailed to you.**

Once you have received your Access Number through the mail, you may access your accounts online by going to www.unitednebank.com. Go to the first time user screen and input your Access Number and the PIN and follow the steps for setting up an Access Code and Password (8 characters). If you have forgotten your PIN number, you may contact your local bank.

It is IMPORTANT to remember your PIN. This record of the PIN will be destroyed once it is entered into our system.

USE OF YOUR PIN AND ACCESS NUMBER SHOULD CONSTITUTE SUFFICIENT VERIFICATION OF YOUR IDENTITY TO US. WE MAY THEN MAKE WITHDRAWALS OR PAYMENTS IN ACCORDANCE WITH YOUR INSTRUCTIONS.

Please mail this application to one of the below locations:

Broken Bow
Attention: Internet Banking
P.O. Box 726
Broken Bow, NE 68822

Lexington
Attention: Internet Banking
P.O. Box 579
Lexington, NE 68850

Burwell
Attention: Internet Banking
P.O. Box 610
Burwell, NE 68823

North Platte
Attention: Internet Banking
P.O. Box 220
North Platte, NE 69103

Callaway
Attention: Internet Banking
P.O. Box 98
Callaway, NE 68825

Omaha
Attention: Internet Banking
10250 Regency Circle, Suite 105
Omaha, NE 68114

Columbus
Internet: Internet Banking
P.O. Box 606
Columbus, NE 68602

O'Neill
Internet: Internet Banking
P.O. Box 269
O'Neill, NE 68763

Grand Island
Attention: Internet Banking
P.O. Box 5018 5016
Grand Island, NE 68802

Ord
Attention: Internet Banking
P.O. Box 126
Ord, NE 68862

Holdrege
Attention: Internet Banking
P.O. Box 346
Holdrege, NE 68949