



FIRST BANK & TRUST COMPANY

Cozad Eustis Clay Center
Imperial Colorado Springs

Internet Banking Application

Name	Social Security #	Date of Birth
Address	Home Telephone	
City	State	Zip
Primary Account #	Email Address	

ONLINE BANKING CUSTOMER AGREEMENT

With regard to use of First Bank & Trust Co.'s 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 Bank & Trust Co..

2. 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.

3. First Bank & Trust Co. is not responsible for: a) errors in amounts, payee information or payment dates entered by customer; b) errors in addresses, 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 Bank & Trust Co.'s online services.

4. 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.

5. The laws of the State of Nebraska shall govern this agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions herein, and agrees to be bound hereby.

6. We are restricted from making alimony payments, child support payments, tax payments, or any court-directed or government payment, fine or penalty.

By checking, customer agrees to the terms and conditions set forth for First Bank & Trust Co.'s Online Banking and acknowledges that only the individual who has submitted this application is authorized to use First Bank & Trust Co.'s Online Services.

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 Bank & Trust Co.
747 Meridian PO Box 7
Cozad, NE 69130

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