

First State Bank Online Banking Application

Name _____ Social Security # _____ - _____ - _____ Date of Birth _____

Address _____ City-State-Zip _____

Home Telephone _____ Work Telephone _____

E-mail Address _____ Checking Account # _____

PIN (Personal Identification Number)

Each individual who is to have access to First State Bank Online Banking must designate a 4-digit PIN. Once you have logged onto First State Bank, the software will require you to establish an access ID and new password. **IMPORTANT NOTE:** If you currently use First Touch Telebanking, you must use the same 4-digit PIN for the first-time access to online banking.

PIN _____

** If you are a current user of Online Banking, you do not need to choose a PIN.*

Place a check next to which Online Banking Services you want to enroll in:

1stStatements.....Receive Email Notices When Your Statement Is Available

By signing below, I agree that bank statements will be emailed to the address above. I hold First State Bank harmless for any information that may be obtained by unauthorized individuals once it has left their secured site. I accept all liability, of all kinds, for information that is on my computer that has been sent to me by First State Bank. I understand that this is the only form of statement I will receive. The email of my statement will read: "From — onlineservices@1stStateBank.com; Subject — Your First State Bank statement is online". I further understand that I must have the Adobe Acrobat Reader program (www.adobe.com) in order to receive my emailed statement. If for any reason I do not view my statement within 30 days after being notified, First State Bank will print my statement and mail it to my current address that they have on file. **If at any time my email address changes I will notify First State Bank of my new email address.**

Cancellation of Authorization:

I, _____, cancel this agreement as of _____ (Date).

(Customer Signature)

Please Mail Form To One Of Our Main Locations:

***First State Bank
PO Box 79
Gothenburg, NE 69138***

***First State Bank
5370 South 72nd Street
Ralston, NE 68127***

X _____
Customer Signature

Or bring to any First State Bank

For Internal Usage Only

Date Application Was Received _____

Bank Employee Signature _____

Date Activated _____

Port # _____



Electronic Statements Delivery Policy (E-Sign Disclosure and Consent)

This policy describes how First State Bank delivers electronic statements to you electronically. We may amend this policy at any time by posting a revised version on our website. The revised version will be effective at the time we post it.

Electronic delivery of communications

You agree and consent to receive electronically all account statements and account disclosures that we provide in connection with your First State Bank account(s).

We will provide your statements to you by posting them on the First State Bank Online Banking website and by emailing you a notification to you at the primary email address listed in your First State Bank Online Account when they are available.

Hardware and software requirements

In order to access and retain electronic statements, you will need the following computer hardware and software:

- a computer with an Internet connection;
- a current web browser that includes 128-bit encryption (e.g. Internet Explorer version 6.0 and above, Firefox version 2.0 and above, Chrome version 3.0 and above, or Safari 3.0 and above) with cookies enabled;
- Adobe Acrobat Reader version 8.0 and above to open documents in .pdf format;
- a valid email address (your primary email address on file with First State Bank); and
- sufficient storage space to save past statements or an installed printer to print them.

We will notify you if there are any material changes to the hardware or software needed to receive electronic statements from First State Bank. By giving your consent you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any statements for your records. You may print or save a copy of these statements for your records as they may not be accessible online at a later date.

How to withdraw your consent

You may withdraw your consent to receive statements electronically by contacting your local branch, writing to us at "Attn: Electronic Statements, 5370 S 72nd Street, Omaha, NE 68127", or by contacting us via the First State Bank website. If you fail to provide or if you withdraw your consent to receive statements electronically, First State Bank reserves the right to either deny your application for an Account, restrict or deactivate your Account, close your Account and any sub-account (such as a Student Account), or charge you additional fees for paper copies.

Requesting paper copies of electronic statements

If, after you consent to receive statements electronically, you would like a paper copy of a statement we previously sent you, you may request a copy within 180 days of the date we provided the statement to you by contacting us as described above. We will send your paper copy to you by U.S. mail. In order for us to send you paper copies, you must have a current street address on file as your "Home" address. If you request paper copies, you understand and agree that First State Bank may charge you a Records Request Fee for each statement.

Updating your contact information

It is your responsibility to keep your primary email address up to date so that First State Bank can communicate with you electronically. You understand and agree that if First State Bank sends you an electronic communication but you do not receive it because your primary email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic communication, First State Bank will be deemed to have provided the communication to you.

Please note that if you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add First State Bank to your email address book so that you will be able to receive the communications we send to you.

You can update your primary email address or street address at any time by logging into the First State Bank Online Banking website, going to "Change Account Info", and selecting the "Edit" button under Email. If your email address becomes invalid such that electronic communications sent to you by First State Bank are returned, First State Bank will remove your account from receiving electronic communications until we receive a valid, working primary email address from you.