



## **Online Banking Agreement (as shown within Online banking)**

Thank you for your interest in Online Banking! Please be aware that this is a secure area. No one will see your personal information.

Before we get started, make sure you have the following items:

- Your account number at our bank
- Your Social Security number (SSN) or Tax Identification number (TIN)
- The email address on file with us

If your enrollment application is accepted, you will receive a confirmation email. You must confirm your identity through a link in this email. You must access this link from the same computer and browser you used to fill out the enrollment application.

If you would rather not provide this information you can still become an Online banking user. Either call Electronic Banking or come into any location.

**AGREEMENT:** You agree that account security is controlled by the NetXpress ID assigned by the Bank and the personal PIN chosen and entered by you. You agree to protect the PIN and hold the bank harmless from unauthorized use. Any information downloaded by you becomes your property and responsibility.

**IMPORTANT NOTICE:** You agree to sign into your Internet Banking account at least once during every 12-month period to avoid the deletion of your Internet banking account. If your Internet banking account is deleted due to a 12-month inactivity period, eStatements and eNotices will return to paper statements and notices, which could result in a paper statement fee.

By clicking "I agree," I hereby agree to all terms and conditions found in the Online Banking Agreement.