

FIRST CLICK ONLINE BANKING

FIRST BANKER TELEPHONE BANKING

Application & Disclosures

“You’re At Home With Us”



ELECTRONIC FUND TRANSFER DISCLOSURE YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for further reference.

First Click Online computer transfers – types of transfers – You may access your account(s) by computer at www.fsb4me.com by using your user ID, password, challenge question, and challenge image to:

- transfer funds from checking and savings to checking and savings
- transfer funds from certain lines of credit to checking and savings
- make payments from checking and savings to loan account(s)
- pay bills directly from checking to third parties in the amounts and on the days you request
- get balance information about checking, savings, certificate of deposit, lines of credit, or loan
- get withdrawal history about checking, savings, or line of credit
- get deposit history about checking, savings, or certificate of deposit
- get transaction history about checking, savings, certificate of deposit, line of credit, or loan

First Banker transactions – types of transactions – You may access your account(s) by telephone at (937) 695-1400 or (800) 987-2566 24 hours 7 days a week using your account number(s), personal identification number (PIN), social security number and touch tone phone to:

- transfer funds from checking and savings to checking and savings
- make payments from checking and savings to loan account(s)
- get balance information about checking, savings, certificate of deposit, lines of credit, or loan
- get withdrawal history about checking, savings, or line of credit
- get deposit history about checking, savings, or certificate of deposit
- get transaction history about checking, savings, certificate of deposit, line of credit, or loan

Limits and fees – Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

Limitations of frequency of transfers – In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- The following types of transfers from a money market or savings account to another account of the depositor at the same bank, to the bank itself, or to third parties are limited to a combined total of six per monthly statement period: check, debit card, or other draft; preauthorized, automatic or telephone transfer.
- If you continue to exceed the limitations on frequency of transfers, your account will be subject to closure or a transfer of your money market or savings account to a transaction account.

DOCUMENTATION

Periodic statements – You will get a monthly checking account(s) statement. You will get a monthly savings account(s) statement (unless there are no transfers in a particular month. In any case you will get the statement at least quarterly).

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers – If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If the transfer would go over the credit limit on your overdraft line.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

UNAUTHORIZED TRANSFERS

(a) Consumer Liability – Tell us AT ONCE if you believe your card or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card or code, you can lose no more than \$50 if someone used your card or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card or code, and we can prove we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

(b) Contact in event of unauthorized transfer. If you believe your card or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure.

ERROR RESOLUTION NOTICE

A In Case of Errors or Questions About Your Electronic Transfers call or write us at the telephone number or address listed in this disclosure or email us at support@fsb4me.com as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

FIRST STATE BANK

19230 STATE ROUTE 136
WINCHESTER, OHIO 45697

Business Days: Monday through Friday
Federal Holidays are not included.

Phone: (937) 695-0331

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST



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APPLICATION FOR FIRST CLICK ONLINE & FIRST BANKER TELEPHONE BANKING

This application is for only one customer. Owners of joint accounts or accounts with multiple authorized signers must complete an individual application for each owner or authorized signer. After approval of the application each owner or authorized signer will be provided with their own individual First Click and/or First Banker account, which can be access with their individual user ID and password or personal identification number (PIN). If your First Click or First Banker account is not access for 90 consecutive days it will be subject to closure.

I am applying for or requesting the following:

- Internet Banking (View Only) Telephone Banking
- Internet Banking (Internal Transfer Only) To Add or Remove account(s) from my First Click Account
- Internet Banking with Bill Pay (Full Capabilities) (Add or Remove is only applicable for internet banking)

ACCOUNT NUMBER(s) _____

List all accounts you want to have access to using Internet or Telephone Banking. (In order to have access to an account you must be an owner of the account, an existing authorized signer, or have the account owner(s) or an authorized representative (for businesses customers) complete the authorization form below.)

APPLICANT

First Name _____ Middle Initial _____ Last Name _____

Address _____ City _____ State _____ Zip _____

Social Security Number _____ Date of Birth ____/____/____

Home Phone Number (____) _____ - _____ Cell Phone Number (____) _____ - _____

Email Address _____

By signing below, I certify that I have read and agree to the terms and conditions of this application and certify that I am an owner or authorized signer for all the account(s) listed above. I acknowledge that I will receive my user ID and password or personal identification number (PIN) by mail and agree to keep them confidential to protect all my account information.

Applicant's Signature _____ **Date** _____

AUTHORIZATION AGREEMENT

In order to protect the non-public personal information of our customers, if the applicant is requesting access to an individual account, joint account, or business account of which they are not one of the account owners, this Authorization Agreement must be signed by ALL the account owners for personal accounts or an authorized signer for a business account, before the applicant can gain access to the account.

I/We _____ (Account Owner(s)/Authorized Signer) agree to authorize _____ (Applicant) to access the following

account(s) _____ using their Internet Banking account with the following restrictions: (Check only one box)

- View Only** – The applicant will only be authorized to obtain balance information and withdraw, deposit, and transaction history.
- Internal Transfer Only** – The applicant will only be authorized to complete transfers to another account at the same bank or to the bank itself this includes all view only capabilities.
- No Restrictions (Full Capabilities)** – The applicant will be able to complete all the types of transfers available through First Click Online, this will include the bill pay function

By signing below, I/We certify that I/We have read and agree to the terms and conditions of this authorization agreement and certify that I/We are an owner or authorized signer for all the account(s) listed in this authorization agreement. I/We acknowledge and agree to allow the applicant to access the account(s) listed in this authorization agreement according to the above restrictions.

Account Owner(s)/Authorized Signer Signature _____ **Date** _____

Deliver to:
FIRST STATE BANK
19230 STATE ROUTE 136
WINCHESTER, OHIO 45697

Date Received _____	Employee Initials _____ / _____
Approved By _____	Processed By _____
Date Processed _____	

BRANCH LOCATIONS

- Georgetown (937) 378-2595
- Manchester (937) 549-2621
- Mt Orab (937) 444-2380
- Peebles (937) 587-6191
- Ripley (937) 392-4349
- Seaman (937) 386-2525
- West Union (937) 544-5252
- Winchester (937) 695-0331

