



1000 E. MAIN STREET | P.O. BOX 119  
LEBANON, OH 45036

## 1st National Bank Business Online Banking

Welcome to 1st National Bank, your ultimate destination for comprehensive Business Banking solutions! By choosing our Online Business Banking, you unlock a world of possibilities for managing your finances with ease and efficiency. Our platform offers you the power to:

- Access your accounts anytime, anywhere
- Effortlessly transfer funds
- Issue stop payments securely
- Leverage ACH services\*
- Conduct wire transfers with confidence\*
- Streamline payroll management\*
- And so much more...

In this packet, you will find all the essential information and documentation to kickstart your journey with our Business Online Banking. To proceed, simply complete the enclosed Business Online Banking Application and accept the associated terms and conditions.

If ACH transfers\* pique your interest, kindly fill out the ACH section of the Business Online Banking Packet.

For wire transfers\*, kindly fill out the Wire Transfers section of the Business Online Banking Packet.

Still undecided? Don't worry! Our dedicated banking experts are always at your service, ready to guide you in making the right choice.

\*Please note that additional fees and qualifications may apply.





Bank your best.™

## BUSINESS ONLINE BANKING APPLICATION

CLIENT

Company Name:

Tax ID #

☐ EIN ☐ SSN

Mailing Address:

Phone:

Fax:

City:

State:

Zip

Business Type:

Corporation  
Limited Liability Corporation (LLC)  
Unincorporated Association  
Limited Liability Partnership (LLP)

Sole Proprietorship  
Partnership  
Municipality  
Other

Branch of Account:

Accounts:

ONLINE SERVICES

Business Online Banking Services (Check desired services. Note that additional documentation may be required and additional fees may apply)

Business Online Banking: Access to accounts, view check and deposit images, initiate internal fund transfers, loan payments, and stop payments.

☐ Wire Transfer

☐ ACH Origination

☐ Bill Pay

SENIOR ADMINISTRATOR

Senior Administrator Name:

Title:

E-Mail Address:

Phone:

Fax:

\* Senior Administrator indicated above is the primary user of online banking and has rights to all accounts and services indicated on this application.

SIGNATURE

I, the undersigned, do hereby acknowledge that I am authorized under the attached resolution to act on behalf of this company, group, association, or organization. In addition, I acknowledge receipt of and agree to the terms and conditions set forth in the Online Banking Agreement.

Authorized Signature:

Title:

Printed Name:

Date:

### FOR BANK USE ONLY

By signing below, I acknowledge that I have verified that the above signed client is authorized to act on behalf of this company, group, association, or organization. In addition, I have verified the services requested.

Authorized Signature:

Title:

Banking Center Number:

Date:

# BUSINESS ONLINE BANKING | USER ROLE FORM

Please designate your users, access level, and which accounts they will receive access to. Administrator access provides access to wire transfers, ACH, Business Online banking, and bill pay. Employee access provides access to business Online banking only.

USER

Please provide the name of employee.

Administrator

Employee

Contact Name:

Phone:

E-Mail Address:

Accounts with Access

USER

Please provide the name of employee

Administrator

Employee

Contact Name:

Phone:

E-Mail Address:

Accounts with Access

USER

Please provide the name of employee.

Administrator

Employee

Contact Name:

Phone:

E-Mail Address:

Accounts with Access

USER

Please provide the name of employee.

Administrator

Employee

Contact Name:

Phone:

E-Mail Address:

Accounts with Access

USER

Please provide the name of employee.

Administrator

Employee

Contact Name:

Phone:

E-Mail Address:

Accounts with Access

SIGNATURE

I/we hereby apply for the ability to define bank account access behalf of the business. I/we certify that I/we did not omit any important information. I/we certify this form will be required to add, change, or delete any employee or entity. This document, and its assigners herein are bound by online banking terms and conditions.

Authorized Signature:

Title:

Printed Name:

Date:

**This agreement ("Agreement") provides information about the business online banking service ("Business Online Banking") provided by 1<sup>st</sup> National Bank ("Bank"). Please read the entire agreement carefully before enrolling in Business Online Banking or initiating any transactions. By using Business Online Banking, you agree to be bound by the terms and conditions contained in this Agreement. You should save or print a copy of this Agreement for your records.**

For the purpose of this Agreement, the words "You," "Your," and "Yours" refer to the person(s) or entity authorized by 1<sup>st</sup> National Bank to use Online Banking under this Agreement and anyone else authorized by that account holder to exercise control over the account holder's funds through Business Online Banking. The words "We," "Us," "Our," and "Bank" refer to 1<sup>st</sup> National Bank.

Business Online Banking transactions are additionally governed by any other separate agreement(s) you may have with 1<sup>st</sup> National Bank, including, but not limited to, the Account Signature Card which incorporates your Deposit Terms and Conditions, Truth in Savings Disclosure, and the Schedule of Fees and Charges. If there is a conflict between the terms and conditions of this Agreement and those contained in the other agreements between us, the additional agreements or disclosures will control.

### **Description of Service**

Business Online Banking is a service provided via the public internet to registered and authorized business clients (and respective authorized users) to enable access to common internet banking features and functionality. The specific features and functionality of the Business Online Banking service may be changed or modified at any time without notice.

### **Requirements**

In order to utilize Business Online Banking for business clients, users must:

- Maintain a business account with 1<sup>st</sup> National Bank.
- Complete registration for 1<sup>st</sup> National Bank's Business Online Banking, including agreements to the terms and conditions set forth herein. Registration requires that you provide all requested information including you and anyone authorized person permitted by you to use the service. Some aspects of Business Online Banking require additional registrations, qualifications, terms, and conditions.
- Have internet access with an approved version of internet browser software and/or operating system software. You are responsible for maintaining all internet connections, browsers, hardware and software that are necessary to access Business Online Banking. The Bank is not responsible for any errors or failures of your computer or software. The Bank is not responsible for any computer virus or related problems that may be associated with your use of this service.

### **Fees**

The current fee as of 3/30/2023 are \$9.95 per month for basic business online banking. Wire and ACH online banking are an additional monthly fee and application for use of online banking. As of 3/30/2023, additional services (ACH and wire) will be \$14.95 a month. In addition to the monthly business online banking fees, the current business fee schedule applies to all applicable transactions. Clients must apply and be approved for ACH services through the ACH application included in our business online banking packet.

**Definition of Business Day**

For determining the availability of deposits, every day is a business day, except Saturday, Sunday and federal holidays. Account transfers are processed on all business days the Federal Reserve Bank is open for business. For posting purposes, we will process all internet banking transactions completed by 7:00 p.m. on that business day except for Christmas Eve and New Year's Eve, when the deadline will be 12:00 p.m. Transactions completed after 7:00 p.m. will be processed on the following business day. Any ACH or bill pay transaction completed after 2:00 p.m. may be treated as a transaction on the next business day. Our cut-off time is based on our business day definition as stated herein and Eastern Standard Time.

**Service Availability**

Business Online Banking is available virtually anytime day or night, seven (7) days a week. However, availability of Business Online Banking may be suspended for brief periods of time for purposes of system maintenance and updates. We will work to quickly resolve and minimize any interruptions in Business Online Banking.

**Security Procedures**

1<sup>st</sup> National Bank and its vendors are committed to providing a safe online banking system. Login information and the request and display of personal information are done via the use of encrypted SSL communication to prevent unauthorized access. Login attempts are monitored and three consecutive failed login attempts will result in your access becoming blocked. It will be necessary to contact our Internet Banking Department staff to request that it be unblocked or reset. Business Online Banking is for the use of authorized clients only. Individuals using this system without authority, or in excess of their authority, are advised that if monitoring reveals possible evidence of criminal activity, system personnel may provide the evidence of such monitoring to law enforcement officials. In the course of monitoring for individuals improperly using this system, or in the course of system maintenance, the activities of all users may be monitored. Anyone using this system expressly consents to such monitoring.

Your Business Online Banking password is used only for Business Online Banking transactions. You will be prompted from time to time to change your password for additional security. You may change your password at any time by selecting the "change password" option.

In order to maintain secure communications and reduce fraud, you agree to protect the security of your numbers, codes, marks, signs, public keys or other means of identification. We reserve the right to block access to Business Online Banking to maintain or restore security to our website and internal systems, if we reasonably believe your access codes have been or may be obtained or are being used or may be used by an unauthorized person(s).

**Encryption**

Business Online Banking uses the Secure Socket Layer (SSL) encryption technology for everything you do while using Business Online Banking. Your browser automatically activates this technology when it attempts to connect to Business Online Banking. Business Online Banking will currently support 128-bit key lengths, and the system will warn you when your browser is set to use a lower level of encryption.

Whenever SSL is securing your communications, the browser will typically indicate this secure session by changing the appearance of a small icon of a padlock at the bottom of the screen from open to lock. What this means to you is that your communications are scrambled from your browser to our servers at all times so no unauthorized party can read the information as it is carried over the internet.

### **Certificate Authority**

The servers hosting Business Online Banking have been certified by a certificate authority to assure you that you are actually talking to Business Online Banking instead of someone pretending to be us. If you are using an older browser, such as anything prior to versions 4.0 on Netscape Navigator or Internet Explorer, you will see that the certificate authority key may have expired. If so, you will need to update it on your browser.

### **Cookies**

During your use of Business Online Banking, our Business Online Banking service provider will pass an encrypted cookie to your computer in order to identify your computer during the session. This cookie does not identify you personally. We do not (and cannot) use cookies to collect or obtain personal information about you. This Business Online Banking cookie simply allows us to process multiple transactions during your session without requiring you to re-enter your password for each individual transaction. This cookie simply provides another level of security for Business Online Banking. The cookie is stored on your computer's hard-drive, identifying your computer while you are logged on. When you log off, close your browser, or turn off your machine, the cookie will be destroyed. A new cookie is used for each session; thus, no one can use the prior cookie to access your account. In addition to the security features described above, there may be other security related notices posted on our website from time to time. It is your responsibility to read all security notices.

### **User Responsibilities**

Safe and effective use of Business Online Banking requires that you, the client, take an active role and responsibility for maintaining a safe and secure personal computer environment and follow safe online computing practices. Your role in maintaining a secure environment includes, but is not limited to, the following.

- Do not share your private or personal information (user ID, password, account number, card number, PIN, social security number), or any other sensitive information with unauthorized parties.
- Do not leave your private or personal information out in an open area accessible by others, including your computer screen. When possible, lock your computer prior to leaving and enable a password-protected screen-saver to automatically lock your computer.
- Do not send your private or personal information over any public or general e-mail system. Email is generally not secure or encrypted and unauthorized parties may easily read the contents.
- Do not login or access Business Online Banking from public or shared use computers when you are unable to verify the software installed does not record your keystrokes or online activity.
- Do not leave your computer unattended while you are logged in to Business Online Banking.
- Secure your personal computer by utilizing a personal firewall and running updated anti-virus and anti-spyware software to reduce the possibility of having the information you type captured and sent to unauthorized parties.
- Do not use an easy to guess password such as your first or last name, "password," or the name of your child. A more secure password should be at least 8 characters long and include a combination of numbers, upper and lowercase letters, as well as special characters such as !@#%&\*(+=?;.
- Change your password on a regular basis. We request that you change your password every ninety (90) days or as soon as possible if you have any reason to believe that others may know it.

- Be skeptical of all requests for your personal information regardless of whether they are made via phone calls, e-mail messages, or web pages. Contact your local 1<sup>st</sup> National Bank branch or the Internet Banking Department at 513-932-3221 to confirm any request for personal information.
- Immediately report any unauthorized or suspicious activity on your account and report any lost or stolen personal information to the Internet Banking Department at 513-932-3221.

YOU ARE SOLELY RESPONSIBLE FOR THE MAINTENANCE, INSTALLATIONS, AND OPERATION OF YOUR COMPUTER. THE BANK SHALL NOT BE RESPONSIBLE FOR ANY ERRORS, DELETIONS, OR FAILURES THAT OCCUR AS A RESULT OF ANY MALFUNCTION OF YOUR COMPUTER OR SOFTWARE, NOR WILL WE BE RESPONSIBLE FOR ANY COMPUTER VIRUS THAT AFFECTS YOUR COMPUTER OR SOFTWARE WHILE USING OUR SERVICE.

YOU AGREE THAT WE SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL COSTS, EXPENSES, OR ANY DAMAGES WHATSOEVER (INCLUDING LOST SAVINGS OR PROFIT, LOST DATA, BUSINESS INTERRUPTION, OR ATTORNEY'S FEES) RESULTING FROM ANY ERRORS OR FAILURES FROM ANY MALFUNCTION OF YOUR COMPUTER OR ANY VIRUS OR COMPUTER PROBLEMS THAT YOU MAY ENCOUNTER RELATED TO THE USE OF BUSINESS ONLINE BANKING.

#### **Client Liability for Unauthorized Use or Transfers**

Telephone us immediately at 513-932-3221 if you believe that your password has become known to an unauthorized person or if someone has transferred money or made payments without your permission. You understand that calling us in such cases is the best way of keeping your possible losses to a minimum. By accepting this Agreement, you hereby agree to indemnify, save, and hold harmless 1<sup>st</sup> National Bank from any liability, cost, expense, or damages, which the Bank may incur as a result of acting upon instructions or implementing transactions which bear your user ID and password. Further, you agree that the Bank is not liable for any payment, transfer, or transaction from or to any account where the payment, transfer or transaction bears the appropriate user ID and password.

You agree that e-mail or other communications viewed or transmitted between us through Business Online Banking shall be treated as a "writing" and shall bind each of us in the same way as written communications. You agree that use of your user ID and/or password to access Business Online Banking through our web site in connection with a communication that you send to us shall be treated as your signature.

#### **Disclosure of Account Information to Third Parties**

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

- When it is necessary for completing payments and/or transfers.
- To verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- To comply with government agency or court orders.
- If you give us your permission.
- As explained in our separate Privacy Disclosure.
- Documentation and verification of payments/transfers
- Confirmations
- Upon completion of a Business Online Banking transaction, a confirmation will be provided. We recommend that you print the transaction results for verification purposes. You should record this in your checkbook register as a permanent record of the transaction. This will help in resolving any problems that may occur.

**Termination of this Agreement**

You may terminate your use of Business Online Banking at any time by contacting the Bank at 513-932-3221 during regular business hours. If you request termination of this Agreement, you authorize us to continue making transfers and payments you have previously authorized until such time as we have had a reasonable opportunity to process your termination request.

**Other Conditions**

You are responsible for complying with all terms of this Agreement and the regulations governing the deposit accounts that you access through Business Online Banking. We can terminate your Business Online Banking privileges without notice to you if you do not pay any fee required in this Agreement when due, or if you do not comply with this Agreement. The regulations governing your deposit account are set forth in your "Deposit Account Terms and Conditions" and "Truth in Savings Disclosure". You may terminate this Agreement and your use of Business Online Banking by notifying us at 513-932-3221.

We may terminate this Agreement and your use of Business Online Banking without notice if you do not log on for a period of more than 90 days. If this occurs, you will have to repeat the registration process for Business Online Banking. We reserve the right to temporarily or permanently discontinue Business Online Banking at any time by mailing to you, at the address shown in our records, a notice stating the date termination will occur and that no transfers or orders payable to third parties via Business Online Banking will be honored if received the day of termination and thereafter. We will inform you of such termination in accordance with applicable law or regulation.

**Change in Terms**

The Bank may change any term or condition of this Agreement, and will mail or deliver a written notice to you at least twenty-one (21) days before the effective date of any change in a term or condition if the change would result in increased fees or charges, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amounts of transfers, unless prior notice is excused by law.

**Electronic Mail (E-mail)**

E-mail transactions outside of the Business Online Banking website are not secure. Do not use a public e-mail system to send us or ask for sensitive information such as account numbers, password, or account information. If you wish to contact us electronically, please use the e-mail provided in our Business Online Banking website.

**Ownership of Materials**

The content and information on our Business Online Banking website is copyrighted by 1<sup>st</sup> National Bank and the unauthorized reproduction or distribution of any portions is prohibited.

**Governing Law**

This Agreement will be governed by and interpreted in accordance with applicable Ohio and federal laws and regulations. State laws and regulations apply unless there is a superseding federal law or regulation.



**Other Agreements**

In addition to this Agreement, both you and the Bank agree to be bound by and will comply with the requirements of the applicable disclosures, the Bank's rules and regulations, the rules and regulations of any funds transfer system to which the bank belongs, and applicable state and federal laws and regulations. If any conflict exists between the Agreement and other account disclosures we have provided you on an active account, the account disclosure provisions will be superior to this Agreement.

**Changes to this Agreement, Charges, Fees or Other Terms**

We reserve the right to change the charges, fees, or other terms described in this Agreement. When changes are made to any fees, charges, or other material terms, we will update this Agreement, and either send a notice to you at the address shown on our records, or send you an electronic mail message. The electronic mail message may direct you to a page on the 1st National Bank website. This notice will be posted or sent at least thirty (30) days in advance of the effective date of any additional fees for Business Online Banking or any increase in your responsibility for unauthorized transactions, unless an immediate change is necessary to maintain the security of the system. If an immediate change is made, and we can determine that it can be disclosed without jeopardizing the security of the system, we will provide you with electronic or written notice as soon as possible, but no later than thirty (30) days after the change. We also reserve the option, in our sole discretion, to waive, reduce or reverse charges or fees in individual situations. Changes to fees applicable to specific accounts are governed by the applicable account disclosures.

**Entire Agreement**

This Agreement, as published online in connection with Business Online Banking, as it may be revised from time to time, as well as all exhibits, addendums, appendices, account disclosures, privacy policy and applicable fee schedules, constitute the entire and only agreement with respect to the subject matter of this Agreement between you and the Bank, applicable also to all users of Business Online Banking using your assigned password(s), whether or not authorized by you. This Agreement supersedes all representations, proposals, inducements, assurance, promises, agreements and other communications with respect to the subject matter of this Agreement except as expressly set forth in this Agreement.

**Stop Payment Request**

You may initiate stop-payment requests for your accounts via Business Online Banking for paper checks you have written. Online stop payment requests are processed as soon as practicable following receipt of the stop payment. Before submitting a stop payment request, you should ensure that the check has not already been paid against your account. Stop payment requests received during non-business hours will be processed as soon as practicable following the start of the next business day. To be effective, this type of stop payment request must precisely identify the name of the payee, the check number, the amount, and the date of the check and must be received by 7:00 p.m. to be processed that business day. If you make your stop payment request online or by telephone, we may also require you to put your request in writing, sign it and mail it to us within fourteen (14) days after your call. You may incur stop-payment charges as disclosed in the current fee schedule for the applicable account.

**Limitation of our Liability**

Except as specifically provided in this Agreement or where the law requires a different standard (such as may be set forth in our disclosures), you agree that neither we nor our service providers shall be responsible for any loss, property damage, or bodily injury, whether caused by equipment, software, the Bank, or by internet browser service providers or by an agent or subcontractor of any of these. Nor shall we or Business Online Banking providers be responsible for any direct, indirect, special, consequential, incidental, economic, punitive or other damages arising in any way out of the installation, use,

maintenance, availability or unavailability of equipment, software, the Internet banking services or internet browser or access software. The Bank's maximum liability for failure to properly complete a bill payment, or failure to honor a timely and properly given stop payment order, shall be limited as provided in this Agreement.

**Disclosures**

You acknowledge and agree that you have received, understand, and agree to the specific disclosures that apply to each of your deposit and loan accounts. The disclosures provided to you in connection with the opening of accounts, as those disclosures may have been or may be revised from time to time, continue to apply while this Agreement is in effect for the applicable services and associated accounts. BY AGREEING TO THE TERMS AND CONDITIONS OF THIS AGREEMENT, YOU CONSENT TO OUR DELIVERY OF ANY DISCLOSURES BY U.S. POSTAL SERVICE, PROVIDING IT TO YOU IN PERSON OR BY ELECTRONIC MAIL AND ASSUME ANY RISK OF LOSS OR DAMAGE, LOSS OF PRIVACY OR RISKS OF INTERCEPTION OR INTRUSION THAT MAY OCCUR IN THE METHOD OF DELIVERY.

**Assignment**

You may not assign this Agreement to any other party. The Bank may assign this Agreement to any successor to the Bank by virtue of merger, asset sale, or to any now-existing or future direct or indirect subsidiaries. The Bank may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

**Contact Information**

1st National Bank  
1000 East Main Street  
Lebanon, Ohio 45036  
513-932-3221