



Internet Banking/Bill Pay Application

Date: _____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____

Home Phone: _____ Work Phone: _____

Social Security Number: _____

Mother's Maiden Name: _____

Please list below all accounts that you are a signer on and would like to be able to have access to via Internet Banking. List also the description you would like to use for each account you have selected. (Examples of some account descriptions you might like to use: Checking, Savings, Home Equity, Car Loan, etc.) We will NOT pass any of your account numbers over the Internet, nor will any of our employees ask you for any account numbers over the Internet. No more than 20 characters can be used including blanks. Do NOT repeat account descriptions or use special characters. *All accounts listed must read alike or the customer signing this application must be a signor on both accounts.*

Account Number	Account Description	Allow Transfers
<input type="text"/>	<input type="text"/>	Y / N
<input type="text"/>	<input type="text"/>	Y / N
<input type="text"/>	<input type="text"/>	Y / N
<input type="text"/>	<input type="text"/>	Y / N

For bank use only:

Initials: Date:

Are you interested in setting up our **Bill Payment Service**?

Y / N

If you answered yes, please complete the items below:

Checking Acct # to pay bill from

Mothers Maiden Name

PLEASE READ BEFORE SIGNING

I would like to enroll in Midwest BankCentre's Online Bill Payment Service provided by Jack Henry & Associates. I understand that I will be responsible for determining the payee of such payments, the scheduled pay date, and the primary account to be used for bill payment, and the availability of funds in my account. I understand that any payment made without sufficient funds in my account will be returned. My account will be charged overdraft fees, and this will result in a suspension of bill paying privileges for a period of five (5) days. Repeated returned items may result in permanent suspension. I also understand that electronic bill payment may take the form of a check issued by Jack Henry Associates and may take up to 5 days to reach the payee. Midwest BankCentre is not liable for late charges or other penalties associated with late receipt of my payment by the payee. I authorize Midwest BankCentre to debit my account for all Online Bill Payment fees. If at any time I desire to discontinue Online Bill Payment, I may do so upon written notification to Midwest BankCentre at: 2191 Lemay Ferry Rd., St. Louis, Missouri 63125, Attention: Online Bill Payment. I will protect my Online Bill Payment "Username" and Password with the same security as any other account access device or PIN.

Internet Banking Pricing: Free for the first three months and then \$5.95 every month thereafter. This fee may change with prior written notice within 30 days of change.

*All bill payment fees are withdrawn from your checking account automatically on the date your checking account statement cycles and are subject to change.

PLEASE READ BEFORE SIGNING

I certify that the information provided is true and correct. I authorize Midwest BankCentre to verify any information included in this application and allow access to all the accounts I may be a signer on listed above. The use of Midwest BankCentre's online banking system shall be governed by the printed terms and conditions of the Internet Banking Agreement and Disclosures and such other terms and conditions or amendments thereto, as may be established by Midwest BankCentre and communicated in writing to me.

The Undersigned agrees to the same terms as stated above:

X _____

(Customer Signature)

Print Name: _____

For bank use only:

Initials:

Date:

NetTeller ID: 62380000



INTERNET BANKING SERVICES AGREEMENT

This Agreement sets out the terms on which the undersigned (“you”) may obtain services from MIDWEST BANKCENTRE (the “Bank”) using the Internet.

1. **Internet Services; Fees:** The following Bank services will be available to you through the Internet: check your current account information, transfer funds among your accounts at the Bank, and other services that the bank may make available from time to time. You may be required to enter into other agreements in order to use any of these services. The Bank may, at any time, increase or delete any such services, provided that no services will be deleted unless you have been given at least 30 days prior written notice. You must provide your own access to the Internet through an Internet provider of your choice. You will be required to pay the standard fees for any transactions that you make through the Internet. The Bank may establish other fees by giving you at least 30 days prior written notice. You are responsible for all telephone charges you incur in connecting to the Internet and for any charges imposed by your Internet provider.
2. **Transfer of Funds:** You may only transfer funds from one account to another account to the extent that there are unencumbered collected funds in the account from which you want to transfer funds. The number of transfers that you may make may be limited by law or government regulation and the Bank may establish restrictions on transfers that may exceed those limits.
3. **Changes in Terms; Cancellation:** The Bank may change terms of this Agreement at any time by giving you at least 30 days prior written notice of the change. If you use the Internet services after receipt of such notice, you will be deemed to have agreed to such change. Either you or the Bank may cancel this Agreement and terminate your use of the Internet banking services for any reason by giving the other 30 days prior written notice. Notwithstanding the foregoing, the Bank may terminate your rights under this Agreement at any time, and without prior notice or liability to you, if you have breached any of your obligations under this Agreement or any other agreement with the Bank, or if the Bank has reason to believe that you have attempted to access accounts or information at the Bank to which you do not have rights.
4. **Security:** You will be assigned security codes to be used when you use the Internet system to obtain Bank services or to make transactions. The Bank reserves the right to block access to the Internet banking services in order to maintain or restore security to if the Bank reasonably believes your access codes have been or may be obtained, or are being used or may be used, by an unauthorized person. You are solely liable and responsible for all Internet transactions that are made using your identification codes or your computer, whether those transactions are made by you or any person you authorize, permit or enable to have your means of identification (even if the person exceeds your authority), or by any person who obtains your means of identification or access to your computer as a result of your act or negligence. If you have given someone your means of identification and wish to terminate their authority, or if you know or believe that your means of identification is lost, stolen or otherwise compromised, you must notify the Bank in writing immediately so that the Bank can take the necessary steps to change your identification codes. You will defend, hold harmless and indemnify the Bank from and against any and all claims of any nature arising out of any access by a person you have authorized, permitted or enabled to have access to the Bank and any records or accounts maintained at the Bank regardless of whether the records or accounts belong to you or to others.
5. **Interruption in Service - Limit of the Bank's Liability:** Any information you receive from The Bank can only be provided on a best-efforts basis for your convenience and is not guaranteed. The Bank is not liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information. The Bank is not responsible for any computer virus or related problems, which may affect or result from your use of the Internet banking services. Neither the Bank, nor any of the Bank's affiliates, officers, directors, employees or agents, will be responsible for any indirect, special, incidental or consequential damages arising in any way out of the Agreement or your use of the Internet banking services. Any liability of the Bank for actual damages shall be limited to the fees that you have previously paid to the Bank for the use of the Internet banking services under this Agreement. The Bank will have no liability to you if you are not able to complete any transaction using the Internet as provided herein if: (1) you do not have enough money in your accounts to make the transfer; (2) the Bank's Internet or computer system, is not working properly and you knew about this when you started your transaction; (3) the failure is the result of any act or omission of any Internet service provider or any software provided by any third party, or the other party to the transaction; (4) service is interrupted or blocked pursuant to security procedures; or (5) circumstances beyond the Bank's control (for example, fire, flood, loss of power, or interruption of communication systems) prevent the completion of the transaction. The Bank may on a regular basis perform maintenance on the Bank's equipment or systems which may result in interruption of the Internet banking services and the Bank will not have any liability to you as a result of any such interruptions. The Bank may contract with third parties to provide certain Internet services to you. The Bank will have no liability of any kind to you with respect to any acts or omissions of such parties, and your sole remedy shall be against such third party. If you experience any inability to access the Internet, you should call the Bank during normal business hours at 314/631-5500 or 800/894-1350.
6. **Stop Payment Orders:** If the Internet services include the ability to request stop payments on checks, or delays in payments of post dated checks, the Bank will not be required to act on such instructions until 4 hours after the notice is received by the Bank, or until 11:00 am on the next business day if the 4 hours would end after the normal business hours of the Bank. You should call the Bank if you wish your instructions to be acted on more quickly.
7. **Miscellaneous:** If any one or more of the provisions of this Agreement are held to be invalid, illegal, or unenforceable, the remaining provisions shall remain valid and enforceable. The terms and conditions of this Agreement shall be governed by and construed in accordance with the laws of the State of Missouri, without regard to its conflicts of law provisions.

8. **Entire Agreement - Amendment:** This Agreement is the entire agreement between you and the Bank regarding your use of the Internet banking services, and it supersedes any prior discussions and agreements between you and the Bank regarding the Internet banking services, and supersedes any marketing or other similar material pertaining to the Internet banking services. The foregoing does not apply to agreements and disclosures applicable to your accounts, or disclosures or agreements relating to specific transactions and such other agreements or disclosures shall super-cede this Agreement to the extent that there is any inconsistency. This Agreement is subject to, and incorporates, all account agreements and other agreements or disclosures that the Bank has delivered, or may hereafter deliver, to you with respect to your accounts or Bank products or transactions. The Bank may amend this Agreement at any time by posting the amendments on the Internet, or otherwise sending a copy of the Amendment to you, and such amendments shall be effective 30 days after such posting or delivery to you.
9. **Notices:** The Bank may give you written notices either by mailing them to your last known address, or by sending such notice to you over the Internet at your designated Internet address. You agree that if the Bank is required by any laws or regulations to give you written confirmation of the completion of any transaction, then the Bank may in its sole discretion give such confirmation to you electronically over the Internet. If there is more than one of you, the Bank will only be required to give notice to one of you.

X _____
(Signature)

Print Name: _____

Date: _____

10. If you wish to give notices to the Bank you must send it in writing to the following address:

Midwest BankCentre
ATTN: Internet Banking Department
2191 Lemay Ferry Road
St. Louis, MO 63125

or contact us via our website at www.midwestbankcentre.com

(Internet Contract Rev 10/04)