

Internet Banking Application

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|--------------------|-----------------|-----------------|
| Name: | SS# or TIN: | Date of Birth: |
| Address: | Home Telephone: | Work Telephone: |
| City: | State: | Zip Code: |
| Primary Account #: | E-mail Address: | |

ONLINE BANKING CUSTOMER AGREEMENT

With regard to use of facilities Bank of The Valley Online Banking ("Service"), the undersigned customer agrees to the following:

1. By using this Service, customer agrees to be bound by all rules and regulations applicable to customer's deposit account as established and amended by Bank of The Valley.
2. Fees for this Service shall be payable in accordance with a schedule of charges as established, and amended, by Bank of The Valley from time to time. These disclosures are available online at www.bankofthevalley.com.
3. Collected funds must be available for distribution from Customer's account as of the close of the business day on the scheduled payment date. Approximately five business days should be allowed for payments to be received and posted by the payee.
4. Bank of The Valley is not responsible for: a) errors in amounts, payee information or payment dates entered by customer; b) errors in addresses, account numbers or other information provided to the Bank by customer; c) late fees or other similar charges imposed by payees and incurred by customer; d) consequential or incidental damages for negligent performance by Bank of its services; e) damages arising from unauthorized access to Bank of The Valley online services.
5. Unless otherwise noted, the meaning of terms as used by this agreement and in information incorporated herein shall be as defined by the applicable provisions of the Nebraska Uniform Commercial Code.
6. The laws of the State of Nebraska shall govern this agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions herein, and agrees to be bound hereby.
7. We are restricted from making alimony payments, child support payments, tax payments, or any court-directed or government payment, fine or penalty.

By signing below, customer agrees to the terms and conditions set forth for Bank of The Valley Online Banking and acknowledges that only the individual whose signature appears within is authorized to use Bank of The Valley Online Services.

X _____

Customer Signature

PERSONAL IDENTIFICATION NUMBER (PIN)

Each individual who is to have access to Bank of The Valley Online Banking must designate a 4-digit Personal Identification Number (PIN). Once you have logged on to Bank of The Valley, the software will allow you to establish your 6-character online password.

To select your PIN, enter four numbers below. This number is the key to the security of your accounts. Once entered into our system, it is unavailable to anyone. If you require assistance, please contact our offices at Bellwood (402) 538-3025, David City (402) 367-4334 or Platte Center (402)246-2015.

PIN _____

Mother's Maiden Name _____

(This information will be used to help enhance the security of your account information. It will help us verify your identity, should you need assistance over the telephone at some future time.)

Bank of The Valley
P.O. Box 7
Bellwood NE 68624

Bank of The Valley
P.O. Box 71
David City NE 68632

Bank of The Valley
P.O. Box 199
Platte Center NE 68653