

# Central Bank of Kansas City

## Application & Information On Electronic Access Services

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Social Security # \_\_\_\_\_  
 Date of Birth \_\_\_\_\_  
 Mothers Maiden Name \_\_\_\_\_

Home Phone \_\_\_\_\_  
 Work Number \_\_\_\_\_  
 E-Mail \_\_\_\_\_  
 Joint Applicant \_\_\_\_\_

Check all services you would like to apply for. Debit Card  Online Banking  Bill Pay   
 Other accounts for online banking. Checking \_\_\_\_\_  
 Savings \_\_\_\_\_ Money Market \_\_\_\_\_  
 Loans \_\_\_\_\_ CD/IRA \_\_\_\_\_

(This account will be used for debit card access and bill pay)

### Debit Card Information

I hereby certify that the information provided has been supplied truthfully, accurately, and voluntarily. I authorize Central Bank of Kansas City to make whatever inquiries, credit or otherwise, necessary to evaluate my application. I agree to secure my card and/or PIN from unauthorized use. I understand that debit card transactions cannot be stopped or returned. I agree to be liable for any transaction of any kind conducted by myself or anyone whom I entrust my card. I agree that the use of this card constitutes consent to each agreement, rule and regulation of Central Bank of Kansas City in effect governing such use, and I further agree that Central Bank of Kansas City can revoke use of my card at any time. **I have received and read Central Bank of Kansas City Regulation E disclosure.**

### Online Banking Information

The information provided is true and correct. I authorize Central Bank of Kansas City to verify any information included in this application and allow me access to all the accounts listed above. The information is provided to inform you of appropriate uses of Internet Banking, to obtain information about your accounts, to transfer funds between your accounts and other bank services available through the internet. Central Bank is committed to the protection, security and confidentiality of our customer's personal and account information. In an effort to maintain this commitment, Central Bank continues to utilize the latest technology in the continuous development of its internet banking service. We use the following methods to protect your account information.

- Your account numbers are not displayed or transmitted across the internet.
- You must have a valid ID and PIN to sign in. You are only allowed three attempts to log in with the correct ID and PIN. If you do not enter the correct ID and PIN your account will be locked after the third attempt.
- After 10 minutes of inactivity you will be automatically logged off.

You are responsible for using the following procedures to protect your account information:

- Never give out personal information such as your PIN.
- Never leave your computer unattended while logged in.
- Notify Customer Service immediately if you suspect that your ID or PIN has become known to or used by unauthorized persons.

Central Bank encourages you not to send any confidential information including social security numbers, IS's and PIN's via e-mail. Central Bank is not responsible any electronic virus that you may contact while using any of our internet products.

Internet Banking is available 365 days a year. It is necessary to perform maintenance. There are times Internet Banking may be down for extended periods of time for more extensive maintenance, system upgrades, or to resolve equipment problems. Central Bank is not responsible for transactions that you are unable to do because of these down times.

You will be able to transfer funds between your Central Bank accounts only. If you do not want to have the ability to transfer funds between your accounts or if you want to restrict the accounts from which you can transfer funds, call Customer Service. As an Internet Banking Customer, you can make immediate transfers between specified deposit accounts. You are responsible for all transfers you and your authorized representative makes. All such transfers are effective when you complete the transaction online. Funds must be available in the account from which you wish to transfer funds on the date you enter the transaction.

You are responsible for complying with the terms of the agreement. Central Bank reserves the right to terminate your internet banking privileges.

We can amend this agreement upon written notice to you, which you agree may be sent by e-mail or by announcement conspicuously displayed directly within the site. Any notice will be effective no later than 10 days after we send or post the notice (unless law or regulation requires a longer notice period), whether or not you have retrieved or viewed the notice.

Your registration for Internet Banking with Central Bank confirms that you acknowledge you have received, reviewed, and understand the terms of this agreement.

### Bill Pay Information

The Bill Pay service of Central Bank will allow you to generate and send bill payments directly from your Central Bank account.

The Bill Payment service is not approved for use on any account requiring the signature of more than one person.

I authorize Central Bank to post payment transactions generated by our Bill Paying Service from my checking account. I understand that I am in full control of my account. If at any time I decide to discontinue this service, I will provide written notification to Central Bank.

Central Bank is not liable for any loss or penalty that I may incur due to:

1. The lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account.
2. The Bill Payment Service or Online Services is not working properly.
3. The payee mishandles or delays a payment sent by us.
4. You have not provided the correct information for the payee.
5. Circumstances beyond our control prevent the proper execution of the transaction.

I understand that payments may take up to ten days to reach the vendor and that they will be sent either electronically or by check. Bill Pay services are available 24 hours a day, 7 days a week, however, all transactions posted after 12:00 p.m. will be the next business day.

Please be advised that there will not be Bill Pay processing on the following federal holidays: New Years Day, Martin Luther King Day, Presidents Day, Memorial Day, Fourth of July, Labor Day, Columbus Day, Veterans Day, Thanksgiving and Christmas.

The following payments are prohibited through Bill Payment Service: Tax Payments and other government fees, Court ordered payments: Payments to payee outside of the United States; Use of this service by a commercial bank customer; Payments made for illegal purposes.

All of your payments made through the Bill Payment Service will appear on your monthly account statement.

You can call any of our branches if you have any questions regarding any of these services.

This agreement is governed by and interpreted in accordance with all applicable laws and regulations. These federal laws include, but are not limited to, FRB regulation E. In addition, this service is subject to all other bank account terms and policies.

By signing below you agree to all the terms and conditions listed above. Date \_\_\_\_\_ Emp. Initials \_\_\_\_\_

Account owner

Account owner