

## Town & Country Bank Online Banking Enrollment Form

### CUSTOMER INFORMATION

Name: \_\_\_\_\_ New User:  Existing User:   
 Address: \_\_\_\_\_ TIN/SSN: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Primary Contact for Account(s): \_\_\_\_\_  
 Email Address: \_\_\_\_\_ Security Code: \_\_\_\_\_ (mother's maiden name)

### REQUESTED SERVICES

Account Access (history/transfers)  Bill Payment (additional online application required)

### ACCOUNT INFORMATION

Account #	Account Description (as you identify this account)	Type	Flag
1 _____ (P)		CH	D
2 _____		CH	D
3 _____		CH	D
4 _____		CH	D
5 _____		CH	D

(P) Indicates Primary Checking Account from which charges you incur will be debited.

**Account Type:** CH = Checking    MMA = Money Market    SAV = Savings    L = Loans    CD = Certificates of Deposit  
**Flag:** D = Deposit Only    F = Full Rights    V = View Only; NO transfers permitted    D/V = Deposit/View Only; NO withdrawals

### USER INFORMATION (REQUIRED TO ACTIVATE YOUR ACCOUNT)

USER NAME	ACCOUNT #(S)	USER AUTHORIZATION LEVEL		
List all users you authorize to utilize <b>ONLINE BANKING</b> and the authority level you desire. To authorize Deposit/View Check both columns.  <b>VERIFY NUMBER OF USER ID'S</b>	ALL is appropriate if you will have FULL privileges on ALL accounts.	<b>View ONLY</b> May view accounts but has NO authority to request transactions or services.	<b>Deposit ONLY</b> May deposit into the account <b>ONLY</b> .	<b>Full</b> Full authorization provides a user with FULL rights to your account.
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Customer Agreement:** By signing below, I hereby:

- Certify that everything I have shared on this application and any attachments is correct and authorize you to keep this application whether or not this request is approved;
- Authorize you to check my credit, employment history and verify any other information in this application as well as answer questions others may ask you about my credit record with you;
- Authorize Town & Country Bank to issue a temporary password for my account which must be changed upon first entry into the online banking system;
- Understand that it is my responsibility to keep all passwords confidential; and further understand that any information downloaded by me becomes my property and responsibility;
- Agree to be bound to all rules and regulations applicable to my/our deposit account(s) at Bank as established and amended by Bank which are specifically made applicable to this agreement;
- Agree to pay fees and service charges in accordance with a schedule of charges as established and amended by Bank from time to time. Charges shall be automatically deducted from my/our account and Bank shall provide me/us notice of such debit(s) monthly;
- Acknowledge that I/we must further agree with and be bound by the online "Important Disclaimer and Intellectual Property Notices" and "Terms and Conditions" prior to using Town & Country Bank's online banking and bill payment products and services;
- 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 Nevada Uniform Commercial Code. The laws of the State of Nevada shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth and agrees to be bound by them.
- Acknowledge that all eligible accounts will be linked to my Online Banking ID when it is first set up. Additional eligible accounts that are opened at a later date will be linked to your Online Banking ID, unless you instruct us not to do so.

Signature	Date	Signature	Date
Signature	Date	Signature	Date

- Upon approval of application please allow 2-3 business days for your account to be activated.

### Bank Information (to be completed by bank)

Approved  Denied    Officer Signature: \_\_\_\_\_  
 New  Existing, since    Date: \_\_\_\_\_    User ID: \_\_\_\_\_    Temp Password:   
 Entered By: \_\_\_\_\_  
 Verify Account numbers with MBS CIF/Privacy  Verify signature card(s)  Verify that Christmas/Vacation Accounts are View/Deposit only   
 Entry Verified By: \_\_\_\_\_ Date: \_\_\_\_\_

## ELECTRONIC FUND TRANSFERS 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 future reference.

**Direct Deposits:** You may make arrangements for certain direct deposits to be accepted into your checking, savings or money market account(s).

**Preauthorized Withdrawals:** You may make arrangements to pay certain recurring bills from your checking, savings or money market account(s).

**Electronic Checks:** You may access your account(s) to purchase goods, pay for services, or get cash where a check (whether blank, partially completed or fully completed and signed) is presented at a Point of Sale terminal or is mailed to a merchant or other payee or lockbox and later converted to an Electronic Funds Transfer. Electronic check transactions are allowed to post to your checking account(s).

**Internet/Online & Mobile (cell phone) Banking Services:** You may transfer between checking and savings; get balance information and/or transaction histories on your checking, money market account, savings, certificates of deposit, loans; pay bills.

**VISA® Debit Card - ATM Transfers:** You may access your account(s) by using your ATM or VISA® Debit Card and personal identification number to:

- Make deposits to checking or savings account(s).
- Get cash withdrawals from checking or savings account(s).
- You may withdraw no more than \$300.00 of available funds per day.
- Transfer funds between savings and checking account(s).
- Get information about the account balance of your checking or savings account(s).

Some of these services may not be available to all terminals.

**Types of VISA® Debit Card - Point of Sale Transactions:** You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution and do anything that you can do with a credit card that a participating merchant will accept with a credit card.

Point of Sale transactions using your VISA® Debit Card may not exceed \$750.00 in transactions per day.

Please also see Limitations on Frequency of Transfers section regarding limitations that apply to Point of Sale transactions.

**Limitations on Frequency of Transfers:** In addition to those limitations on transfers elsewhere described, transfers from a money market account or savings account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per statement cycle with no more than three by check, draft or similar order to third parties.

### CHARGES FOR ELECTRONIC FUND TRANSFERS

We do not charge for direct deposits to any type of account. Except as indicated elsewhere, we do not charge for electronic fund transfers. Refer to the Schedule of Fees section for other fee information.

**Notice regarding ATM fees by others:** When you use an ATM not owned by us, you may be charged a fee by the ATM operator and/or by the automated transfer network (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer).

### RIGHT TO DOCUMENTATION

**Terminal Transfers:** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point of sale terminals. You may not get a receipt if the amount of the transfer is \$15 or less.

**Direct Deposits:** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (702)

252-8777 to find out whether or not the deposit has been made.

**Periodic Statements:** You will get a monthly account statement for all accounts except in the following instances: You will get a monthly statement for your savings accounts unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.

### STOP PAYMENT PROCEDURES AND NOTICE OF VARYING AMOUNTS

**Right to Stop Payment and Procedures for Doing So;** if you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call us or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$20.00 for each stop-payment order you give.

**Notice of varying amounts:** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

**Liability for failure to Stop Payment of Preauthorized Transfer:** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

### OUR 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 (if any);
3. If the automated teller machine or merchant 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.

There may be other exceptions stated in our agreement with you.

### DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

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

1. Where it is necessary for completing transfers;
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau, clearinghouse or merchant;
3. In order to comply with a government agency or court order such as: a garnishment, levy or a subpoena; or
4. If you give us your written permission.

### UNAUTHORIZED TRANSFERS

Tell us AT ONCE if you believe your card and/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 two business days, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/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, 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.

If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

### ERROR RESOLUTION

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, 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 on 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 (20 business days if your account is within 30 days after the first deposit to the account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction, a foreign initiated transfer or if your account is within 30 days after the first deposit to the account) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if your account is within 30 days after the first deposit to the account) 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.

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.

**Limits on Liability For Your VISA® Debit Card When Used for Point-of-Sale Transactions:** Unless you have been grossly negligent or have engaged in fraud, you will not be held liable for any unauthorized transactions using your lost or stolen VISA® branded card. This additional liability does not apply to ATM transactions using your Personal Identification Number which are not processed by VISA or Interlink, or to commercial cards.

**Special Error Resolutions Procedures For Your VISA® Debit Card When Used for Point-of-Sale Transactions:** In case of errors or questions about point-of-sale transactions using your VISA® branded card, call or write us at the address listed below. We will tell you the results of our investigation within 5 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 90 days (if the transfer involved a point-of-sale transaction) to investigate your complaint or question. If we decide to do this, we will credit your account within 5 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.

**Town & Country Bank**  
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**Business days are Monday through Friday, excluding Federal Holidays.**  
More detailed information is available upon request.

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