

Online Advantage Services Application for Individuals

Name

Social Security Number

Date of Birth

Address

Home Telephone Number

City/State/Zip

Work Telephone Number

Mother's Maiden Name

Date

Signature

E-mail Address (Optional)

Online Advantage Customer Agreement

In consideration of the electronic banking services ("Services") to be provided by Jones National Bank and Trust Company ("BANK") as described from time to time in information distributed by BANK to its customers, the undersigned Customer agrees as follows:

1. By utilizing the Services, Customer agrees to be bound to all rules and regulations applicable to Customer's deposit account at BANK as established and amended by BANK which are specifically made applicable to this Agreement.

2. Fees for Services shall be payable in accordance with a schedule of charges as established, and amended, by BANK from time to time. Charges shall be automatically deducted from Customer's account and BANK shall provide to Customer notice of such debit(s) monthly.

3. BANK shall not be responsible for:

a. Errors in amounts, payee codes or payment dates entered by Customer.

b. Errors in addresses, account numbers or other information provided to BANK by Customer.

c. Late fees or other similar charges imposed by payees and incurred by Customer.

d. Damages arising from unauthorized access to Telebank or Online Banking software.

4. Unless otherwise noted, the meaning of terms as used by this Agreement and information incorporated herein shall be as defined by the applicable provisions of the Nebraska Uniform Commercial Code.

5. 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 set forth herein, and agrees to be bound hereby.

I/We understand that use of the Online Advantage System signifies agreement to the terms and conditions set forth in the Online Advantage Customer Agreement which will be furnished to me/us.

Please List All your Accounts you wish to have access to for Online Banking.

Please include All Checking, Money Market, Savings, Loans, IRA's and CD's.

For Bank Use Only - CIF Number

Account Number	For Bank Use Only

Account Number	For Bank Use Only

Account Number	For Bank Use Only

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Account Number	For Bank Use Only

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Account Number	For Bank Use Only

Account Number	For Bank Use Only

Account Number	For Bank Use Only

BELOW THIS LINE IS FOR BANK USE ONLY

For New/Existing Account In Bank - Please check each box as information is given to Customer			
Online Bank Rules	Account Listing for Net Teller ID # (AC)	Copy of the Application Form	Instruction Manual

Employee's Initials	Date	Give Original Appl. To Gayle

For Existing Account - Mail/Drop-Off Request — Please check each box as information is sent to Customer				
FIRST AND SECOND MAILING CAN NOT BE SENT THE SAME DAY – YOU MUST HAVE ONE BUSINESS DAY BETWEEN MAILINGS				
For First Mailing Please Include:			For Second Mailing Please Include:	
Online Bank Rules	Welcome Letter	Copy of Application Form	Employee's Initials	Date

Online Advantage Rules

1. In order to participate in Jones National Bank and Trust Co. Online Advantage services you must have at least one Jones National Bank Account. If you are applying for Online Advantage Services with another person or persons, at least one signer must have full signing authority on the account(s) you listed on the application. All applicants must sign an individual application for Online Advantage Services to gain access to the account(s) you listed on the application. If there is a change of ownership on any of the account(s), notification must be immediately provided to Jones National Bank.
2. You will be assigned a PIN for accessing your bank account(s) using Jones National Bank and Trust Co.'s Online Advantage Services. You are responsible for maintaining the confidentiality of your PIN in order to maintain the security of your account(s). Jones National Bank is not responsible for unauthorized disclosure of your PIN or unauthorized use of the Online Advantage services by a person utilizing your PIN. You agree to release and waive any claims against Jones National Bank based on such unauthorized use.
3. You have the right to terminate Online Advantage Services at any time upon delivery of written notice to Jones National Bank & Trust Co. Jones National Bank has the right to terminate its obligation to provide Online Advantage Services to you upon ten days prior written notice. After you have submitted your application, you must access Jones National Bank's Online Advantage within 90 days, and at least once a year thereafter, for your online account to remain active.
4. You understand and agree that any Jones National Bank & Trust Co. Online Advantage transaction which results in a negative account balance may be refused by Jones National Bank.
5. You agree that Jones National Bank and Trust Co. has the right to change the fees for Online Advantage Services upon thirty (30) days prior written notice to you. In addition, Jones National Bank has the right to amend these rules from time to time providing you with a copy of the amended rules.
6. It is your sole responsibility to insure that your personal computer and related equipment are compatible and capable of operating in a manner that allows you to utilize Online Advantage Services. The fees you may incur for Online Advantage access shall be your sole responsibility.

BY ACCEPTING AND UTILIZING JONES NATIONAL BANK AND TRUST COMPANY'S ONLINE ADVANTAGE SERVICES, YOU HEREBY AGREE TO THE ONLINE ADVANTAGE RULES SET FORTH ABOVE AND OTHER REGULATIONS REGARDING ELECTRONIC TRANSACTIONS AS OUTLINED IN OUR REGULATION E DISCLOSURES.

Please contact support@jonesbank.org to make comments or to report problems with this site.



MEMBER F.D.I.C.

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EQUAL OPPORTUNITY LENDER

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EQUAL HOUSING LENDER

Products of our Trust and Asset Management service are not FDIC Insured,
may lose value, and are not bank guaranteed.