

Quick Start Application

**iAB Financial Bank Online Banking**

iAB Financial Bank, Deposit Services, 118 East Ludwig Road, Fort Wayne, IN 46825

*This application is used for establishing personal Online Banking services with iAB Financial Bank. Please complete all required fields and sign as indicated after you have read the Online Banking User Agreement. Incomplete information may delay your ability to use this service. You must be at least 18 years of age to apply for Online Banking.*



iAB Financial Bank's interactive Online Banking and Bill Pay offer you many conveniences

**Online Banking Customer**

Name (First, Middle Initial, Last)		
Street Address		
City	State	Zip Code
Social Security Number (required)		
Home Phone Number	Mobile Phone Number	
Date of Birth (required)	Mother's Maiden Name	
Employer		
E-mail Address (required)		
Security Question (required)		
Security Question Answer (required)		
<b>Accounts to Access</b>		
Accounts requiring more than one signature may not be accessed through Online Banking.		

- Obtain current online information about all of your deposit accounts and loans
- Confirm your deposits, withdrawals, and cleared checks
- View and print images of your checks and deposits, front and back
- View and print recent account statements
- Transfer money between accounts
- Set up recurring transfers and loan payments
- Make loan and Personal Credit Line payments
- Pay your bills (you can pay one bill or set up recurring bill payments for free!)
- Download transactional information into your personal finance software like Microsoft Money or Quicken

*I have read the iAB Financial Bank Online Agreement and I hereby agree to be bound by the terms and conditions therein or as amended from time to time. I understand I will receive information by postal mail regarding my Online Banking request within 10 business days.*

*I do not agree to the iAB Financial Bank Online Agreement and request to cancel this application.*

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

For Bank Use/Employee Initial: \_\_\_\_\_

Referring Employee \_\_\_\_\_

MEMBER FDIC



OB Application\_Consumer Rev.5/15

[www.iabfinancial.com](http://www.iabfinancial.com)

## **iAB Financial Bank Online Banking Agreement and Electronic Funds Transfer Act Agreement**

**Agreement** - This Agreement is a contract which establishes the rules which cover your electronic access to your accounts at iAB Financial Bank through Online Banking. By using Online Banking services, you accept all the terms and conditions of this Agreement. Please read it carefully.

The terms and conditions of the deposit agreements and disclosures for each of your iAB Financial Bank accounts as well as your other agreements with iAB Financial Bank such as loans, continue to apply notwithstanding anything to the contrary in this Agreement.

This Agreement is also subject to applicable federal laws and the laws of the State of Indiana (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and iAB Financial Bank's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. This Agreement, together with the Online Banking application and fees posted on our web site or other documentation, constitutes the entire agreement between you and iAB Financial Bank with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein.

**Definitions** - As used in this Agreement, the words "we," "our," "us" mean iAB Financial Bank; "You" and "your" refer to the account holder authorized by iAB Financial Bank to use Online Banking under this Agreement and anyone else authorized by that account holder to exercise control over the account holder's funds through Online Banking. "Account" or "accounts" means your accounts at iAB Financial Bank. "Electronic funds transfers" means ATM withdrawals, preauthorized transactions, point of sale transactions, transfers to and from your iAB Financial Bank accounts using Online Banking, including bill payments. "Online Banking Services" means the services provided pursuant to this Agreement. "Business days" means Monday through Friday. Holidays are not included.

**Access** - To use Online Banking, you must be at least 18 years of age, you must have at least one account at iAB Financial Bank, access to Internet service, a web browser capable of 128-bit encryption, and an e-mail address. Once we have received your Online Banking application, either in person or via website enrollment, and verified your account information, we will send you by postal mail and/or e-mail, confirmation of our acceptance of your enrollment. For joint accounts, we recommend that each person have a separate User ID and Personal Identification Number. Each person on a joint account will be liable for all transactions that are made on that account by all other joint account holders of the account. Online Banking can be used to access the iAB Financial Bank accounts which you have designated for access by Online Banking in your application. Accounts requiring more than one signature may not be accessed through Online Banking. We undertake no obligation to monitor transactions through Online Banking to determine that they are made by you.

**Online Banking Services** - You can use Online Banking to check the balance of your iAB Financial Bank accounts, view iAB Financial Bank account histories, transfer funds between your iAB Financial Bank accounts, view images of your checks and deposits, send us e-mail, and pay bills from your iAB Financial accounts in the amounts and on the dates you request.

**Hours of Access** - You can use Online Banking seven days a week, twenty-four hours a day, although some or all Online Banking services may not be available occasionally due to emergency or system maintenance. We agree to post notice of any extended periods of non-availability on the Online Banking website.

**Your Password** - For security purposes, you are required to change your password upon your initial log-in to Online Banking. You determine what password you will use and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. We recommend that you create a password that utilizes both alpha and numeric characters to ensure the maximum security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children, and should be memorized rather than written down.

**Security** - You understand the importance of your role in preventing misuse of your accounts through Online Banking and you agree to promptly examine your statement for each of your iAB Financial Bank accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver's license number and social security number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your password and

log-in ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via Online Banking is encrypted in an effort to provide transmission security and Online Banking utilizes identification technology to verify that the sender and receiver of Online Banking transmissions can be appropriately identified by each other.

**Posting of Transfers** - Transfers initiated through Online Banking before 7:00 p.m., local time, on a business day, Monday through Friday, are posted to your account the same day. Transfers completed after 7:00 p.m., local time, on a business day, and those completed on a Saturday, Sunday or banking holiday, will be posted on the next business day. Online Banking identifies transfers based upon the log-in ID of the user who made the electronic transfer. You agree to communicate with any other persons with authorized access to your accounts concerning any transfers or bill payments from your accounts in order to avoid overdrafts.

**Overdrafts (Order of Payments, Transfers, and other Withdrawals)** - If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, including Bill Payment, then:

1. Electronic funds transfers involving currency disbursements, like ATM withdrawals, will have priority;
2. Electronic fund transfers initiated through Online Banking which would result in an overdraft of your account may, at our discretion, be cancelled;
3. Bill payment requests to be made electronically may not be granted until sufficient funds are available to complete your request. If your request for paying a bill is denied, you will be required to issue a new request for the payment(s) affected;
4. In the event the electronic fund transfers initiated through Online Banking which would result in an overdraft of your account are not cancelled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account.

**Limits on Amounts and Frequency of Online Banking Transactions** - The number of transfers from your accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

**Disclosure of Account Information and Transfers** - We may disclose information to third parties about your account or the transfer you make ONLY: when it is necessary to complete transfers; or in order to verify the existence and condition of your account for the third party, such as a credit bureau or merchant, or in order to comply with government agency or court orders, or if you give us your written permission.

**Periodic Statements** - You will not receive a separate Online Banking statement. Transfers to and from your accounts and Bill Pay payments using Online Banking will appear on the respective periodic statements for your iAB Financial Bank accounts.

**Statement Printing** - History of your bank statements are available through your Online Banking account; however, should you need a print out of your statement, you may contact iAB Financial Bank through any of the communication methods found at the end of this agreement. You will incur a statement print out charge as disclosed in the current Service & Fee Schedule.

**Change in Terms** - We may change any term of this Agreement at any time. If the change would result in increased fees for any Online Banking service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We will post any required notice of the change in terms on the iAB Financial Bank website or forward it to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject Online Banking Services indicates your acceptance of the change in terms. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

**In Case of Errors or Questions about Your Electronic Transfers** - You may contact the Bank in case of errors or questions about any electronic funds transaction. Here's how: Phone: (260) 422.2265 or write to: iAB Financial Bank, Deposit Services, 118 East Ludwig Road, Fort Wayne, IN 46825. The Bank must be notified as soon as possible if you think your checking or savings statement or ATM or POS transaction receipt is in error or if you need information about a transfer on any statement. You must contact us within 60 days after we have sent your FIRST checking or savings statement on which the error appeared. When you contact us, please provide the following:

1. Your name and account number;
2. A description of the error or the transfer you are unsure about, explaining as clearly as you can why you believe it is an error or why you need more information;
3. The dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days (20 business days if the error occurred within 30 days after the first deposit to the account was made) after we hear from you and will correct the error promptly.

If we need more time, however, we may take up to 45 days (90 days if the transfer involved a POS transaction or a foreign initiated transfer or occurred within 30 days after the first deposit to the account was made) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 days if the error occurred within 30 days after the first deposit to the account was made) 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 did not receive it within 10 business days, we may not credit your account. We will inform you of the result 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.

**Our Liability for Failure to Make a Transfer** - If we do not complete a transfer to or from your account, including a bill payment, on time or in the correct amount, according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your losses or damages caused as a result. 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 a transfer.
2. If a legal order directs us to prohibit withdrawals from the account.
3. If your account is closed, or if it has been frozen.
4. If the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit for any credit arrangement set up to cover overdrafts.
5. If you, or anyone authorized by you, commits any fraud or violates any law or regulation.
6. If any electronic terminal, telecommunication device, or any part of the Online Banking electronic fund transfer system is not working properly and you knew about the problem when you started the transfer.
7. If you have not properly followed the on-screen instructions for using Online Banking.
8. If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.

**Your Liability for Unauthorized Transfers (Liability limits apply only to consumer accounts)** - CONTACT US AT ONCE if you believe your password has been lost, stolen, used without your authorization, or otherwise compromised, or if someone has transferred or may transfer money from your accounts without your permission. An immediate telephone call to us is the best way to reduce any possible losses. You could lose all the money in your accounts (plus your maximum overdraft line of credit, if any). If you contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, you can lose no more than \$50 if someone used your password without your permission. If you do NOT contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, and we can prove we could have stopped someone from using your password to access your accounts 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, contact us at once. If you do not tell us within 60 days after the paper statement was mailed to you, you may not get back any money you lost through transactions made after the 60 day time period 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 hospital stay) kept you from contacting us, we will extend the time periods. You may contact us by phone at: (260) 422.2265 or write to us at: iAB Financial Bank, Deposit Services, 118 East Ludwig Road, Fort Wayne, IN 46825.

**Disclaimer of Warranty and Limitation of Liability** - We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the Online Banking Services provided to you under this Agreement. We do not and cannot warrant that Online Banking will operate without errors, or that any or all Online Banking Services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to Online Banking, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of iAB Financial Bank and its affiliates exceed the amounts paid by you for the services provided to you through Online Banking.

**Your Right to Terminate** - You may cancel your Online Banking services at any time by providing us with written notice by postal mail or fax. Your access to Online Banking will be suspended within 3 business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

**Our Right to Terminate** - You agree that we can terminate or limit your access to Online Banking Services without prior notice, if you have insufficient funds in any one of your iAB Financial Bank accounts to cover outstanding debits or bill payment requests. Online Banking service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits. We may also terminate your Online Banking services upon reasonable notice, for any other reason at our sole discretion.

**Fees and Charges** - Aside from the internet fees you may incur, there are currently no fees or charges from us to use our Online Banking services. For each calendar month that Bill Pay is not used there will be a fee, as disclosed in the Service & Fee Schedule.

**Consent to Electronic Delivery of Notices** - You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the iAB Financial Bank website or by e-mail. You agree to notify us immediately of any change in your e-mail address.

**Email Address Maintenance** - It is your responsibility to notify us if you change your email address. Unless otherwise prohibited by law, rule or regulation, if our email to you is returned as undeliverable, we may discontinue sending e-mail messages, discontinue future online statements and switch your account statements to paper statements sent by U.S. Postal Service until you provide us with a valid e-mail address. There may be a fee for paper statements, as disclosed in the Service & Fee Schedule. You may change your email address by sending your name, address and e-mail information to [customerservice@iabfinancial.com](mailto:customerservice@iabfinancial.com) or calling (260) 422.2265. Remember, no confidential information such as your social security number or account number should be submitted through non-secure e-mail.

**Communications Between iAB Financial Bank and You** - Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways: **E-mail** - You can contact us by e-mail at [customerservice@iabfinancial.com](mailto:customerservice@iabfinancial.com). Do not include confidential information such as your account number, as e-mail communication is not always handled through a secure e-mail line. (Please note that banking transactions through Online Banking are not made via e-mail.) **Telephone** - You can contact us by telephone at (260) 422.2265. **Postal Mail** - You can write to us at: iAB Financial Bank, Deposit Services, 118 East Ludwig Road, Fort Wayne, IN 46825.