



## **Online Banking Application (Part I)**

### **Electronic Fund Transfers**

### **Your Rights & 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 the disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

First Jackson Bank Online Banking – types of transfers and charges – You may access your account(s) by computer through the Internet by visiting our website at [www.firstjacksonbank.com](http://www.firstjacksonbank.com) and clicking on the “Access Your Account” box or the “NetTeller ID” box or the “NetTeller PIN” box whereupon you will be transferred to the NetTeller website. You will then be required to enter your NetTeller ID and PIN number in order to conduct your banking transaction. Transactions may include:

- Transfer funds from checking to checking
- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from savings to savings
- Make payments from checking to loan account(s) with First Jackson Bank
- Make Bill Pay payments from checking to 3<sup>rd</sup> parties
  - There is a charge of \$5.00 per month for the first 10 Bill Pay transactions plus \$0.50 each thereafter.
- Make payments from saving to loan account(s) with First Jackson Bank
- Get information about:
  - The account balance of checking account(s)
  - The previous statement of deposits to checking account(s)
  - The previous statement of withdrawals from checking account(s)
  - The account balance of savings account(s)
  - The previous statement of deposits to savings account(s)
  - The previous statement of withdrawals from savings account(s)
  - Loan account(s) with First Jackson Bank
  - Certificate of Deposit account(s) with First Jackson Bank

#### **ONLINE ACCOUNT ACCESSIBILITY**

To keep your Nettleter account active, you must access your ONLINE account regularly. If you do not Log In to your ONLINE account for a period of 90 days, the status will be changed to DORMANT. At this point you must contact customer support to get your account re-activated. If you do not Log In to your ONLINE account for a period of 180 days, your account will be deleted and cannot be re-activated (you must sign up for Nettleter again). Setting up regular transfers using Nettleter or scheduling regular payments using BillPay will not keep your ONLINE account active. You must actually Log In to your Nettleter and BillPay account to keep them active. Note to BillPay customers: If your ONLINE banking account is deleted due to inactivity, you will lose your payee information and any payments scheduled will not be paid.

## DOCUMENTATION

### Periodic statements.

You will get a monthly account statement from us for your checking account(s).  
You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

## FINANCIAL INSTITUTION'S 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 our own, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
4. There may be other exceptions stated in our agreement with you.

## CONFIDENTIALITY

We will disclose information to 3<sup>rd</sup> parties about your account or the transfers you make:

1. Where it is necessary for completing transfers, or
2. In order to verify the existence and condition of your account for a 3<sup>rd</sup> party, such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us written permission.

## UNAUTHORIZED TRANSFERS

- (a) **Consumer liability.** Tell us AT ONCE if you believe your NetTeller ID and/or NetTeller PIN 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 2 business days, you can lose no more than \$50 if someone used your NetTeller ID and/or NetTeller PIN without your permission. (If you believe your NetTeller ID and/or NetTeller PIN has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your NetTeller ID and/or NetTeller PIN without your permission.)

If you do NOT tell us within 2 business days after you learn of the loss or theft of your NetTeller ID and/or NetTeller PIN, and we can prove we could have stopped someone from using your NetTeller ID and/or NetTeller PIN 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.

- (b) **Contact in event of unauthorized transfer.** If you believe your NetTeller ID and/or NetTeller PIN 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 document.

## **ERROR RESOLUTION NOTICE**

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this document 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 or 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 the transfer involved a new 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 new account, a point-of-sale transaction, or a foreign-initiated transfer) 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 the transfer involved a new 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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.

First Jackson Bank  
ELECTRONIC SERVICES SUPPORT  
43243 U.S. Highway 72  
P.O. Box 828  
Stevenson, AL 35772

Business Days: Monday through Friday excluding federal holidays

Phone: (256) 437-2107

MORE DETAILED INFORMATION IS AVAILABLE UPON REQUEST.



## First Jackson Bank Online Banking Application (Part II)

LAST NAME / BUSINESS NAME      FIRST NAME      MI      SSN#/TIN#      DAY PHONE #

CURRENT ADDRESS      CITY      STATE      ZIP      EMAIL ADDRESS

List below all accounts that you are a SIGNER on and would like to be able to have online access to. List also the description you would like to use for each account you have selected. (Examples of some account descriptions you might like to use: CHECKING, SAVINGS, LOAN, CD, etc.). No more than 20 typed characters can be used including spaces. **DO NOT REPEAT** account descriptions or use special characters. First Jackson Bank **WILL NOT EVER** pass your account number or request your account number over the Internet via email or website.

**ACCOUNT DESCRIPTIONS**

**ACCOUNT NUMBER**

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**\*\*\*PLEASE READ BEFORE SIGNING\*\*\***

I certify that the information provided is true and correct. I authorize First Jackson Bank to verify any information included in this application and allow access to all the accounts I may be a signer as listed above. The use of [www.firstjacksonbank.com](http://www.firstjacksonbank.com) shall be governed by the printed terms and conditions of the First Jackson Bank Online Banking Agreement and Disclosures and such other terms and conditions or amendments thereto, as may be established by First Jackson Bank and communicated in writing to me.

The Undersigned agrees to the same terms stated above.

Signature \_\_\_\_\_ Date \_\_\_\_\_

For Bank Use Only Please:  \_\_\_\_\_

NetTeller ID Number: \_\_\_\_\_ CSR: \_\_\_\_\_

Administrator's Initials: \_\_\_\_\_ Date: \_\_\_\_\_