



BUSINESS INTERNET BANKING APPLICATION

Name

Federal ID # (Social Security # - Sole Proprietor) Date of Incorporation (Birth Date - Sole Proprietor)

Address

City-State-Zip

Telephone Number Fax Number

Primary Account #

Other Account #'s

Email Address

Individuals/Employees representing, or employed by, Business Internet Banking users will be assigned an individual access ID and password. All individuals/employees, who have been given access to corporate information, must provide the Bank with an individual identifier (See Individual/Employee Identifier Form) that can be used to verify access at a later date. These precautions help the Bank enhance the security of the Internet Banking System.

By signing below, customer agrees to the terms and conditions set forth for American Interstate Bank's Internet Banking.

X _____
Customer Signature

X _____
Customer Signature

Please mail this form to:
American Interstate Bank
3331 North 204th Street
Elkhorn, NE 68022

Or bring to any American Interstate Bank location.



Business Internet Banking Agreement

1. The Service.

In consideration of the Internet Banking services (SERVICE) to be provided by American Interstate Bank (BANK), as described in information distributed to the business subscribing to, or using, the SERVICE (CUSTOMER), both parties hereby acknowledge a personal computer (PC) may be used through an internet connection to obtain account balances, transaction information, account statements and to transfer money between accounts (AGREEMENT). Transfers from savings and money market accounts are considered “pre-authorized transfers” and are limited by federal regulations to six (6) transfers per monthly statement cycle. “ACCOUNT” means a designated checking account at BANK from which transfers are made pursuant to AGREEMENT. By subscribing to SERVICE, or using SERVICE to make any transfer, CUSTOMER agrees to the terms of AGREEMENT.

PLEASE READ AGREEMENT CAREFULLY AND RETAIN A COPY.

2. Password.

CUSTOMER can authorize individuals named on accounts to have the authority to perform select functions on behalf of CUSTOMER. BANK will assign an access ID and a password to each individual. Once the individual has gained initial access to the system, they must change their password. The “password” must be a minimum of six (6) characters and consist of at least one (1) letter and one (1) numeral. The letters are case sensitive; for example, 1234abc cannot be interchanged with 1234ABC. Passwords should be changed periodically to enhance security.

3. Transfers.

CUSTOMER may schedule transfers to be initiated on the current business day, on a future business day, or on the same day of each month, subject to the restrictions in AGREEMENT. Although CUSTOMER can enter information through SERVICE twenty-four (24) hours a day, seven (7) days a week, transfers can be initiated only on business days. Funds will be deducted from ACCOUNT on the business day on which a transfer occurs. If CUSTOMER directs the initiation of a transfer to occur on a day other than a business day, it will occur on the next business day.

In order to provide sufficient time for transfers to occur, the transfer should be requested prior to the date transfer is desired, excluding any applicable grace periods. Transfers must be scheduled by the normal cut-off time of 3 p.m. Central Standard Time (CST) on any business day in order for the transfer to be initiated for that business day.

4. Recurring Transfers.

Recurring transfers are those made for the same amount on a weekly, bi-monthly, monthly, etc., basis. Once started, recurring transfers will be made automatically until BANK is notified otherwise and has had a reasonable opportunity to make the appropriate changes.

5. Statements.

All transfers, and/or fees associated with SERVICE will appear on CUSTOMER’s statement. PAYEE name, transfer amount and date of the transfer will be shown for each transfer made through SERVICE during that month.

6. Fees.

Fees for SERVICE 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 CUSTOMER monthly notice of such debit(s) on their statement.

7. Equipment.

CUSTOMER is solely responsible for the equipment, including all hardware and software, used to access SERVICE. BANK is not responsible for errors, delays, or CUSTOMER’s inability to access SERVICE caused by CUSTOMER’s equipment. BANK is not responsible for the cost of upgrading CUSTOMER’s equipment to stay current with SERVICE nor is it responsible, under any circumstances, for any damage to CUSTOMER’s equipment or the data contained thereon.

8. Business Days/Hours of Operation.

Business hours are 9 a.m. to 5 p.m. (CST), Monday through Friday, except bank holidays. Although payments and transfers can be completed only on business days, SERVICE is available 24 hours a day, seven days a week, except during maintenance periods.

9. Notice of Rights and Liabilities.

The use of a password on BANK's SERVICE creates legal responsibilities. Any loss, or misplacement, of a password should prompt an immediate call to BANK at (402) 289-2551, during normal business hours. BANK may accept, as authentic, any instructions given through the use of CUSTOMER password. CUSTOMER agrees that the provision of their password to someone else authorizes that person to act on CUSTOMER's behalf, and BANK may accept any instructions they give for making transfers, or otherwise using, SERVICE. BANK does not assume any liability, or otherwise guarantee, the security of information in transit to, or from, BANK. BANK reserves the right to monitor and/or record all communications, and activity, related to SERVICE and require verification of all requested transfers in the manner deemed appropriate before making the transfer; this may include written verification by CUSTOMER. CUSTOMER agrees that BANK's records will be final, and conclusive, as to all questions concerning whether or not a password was used in connection with a particular transaction.

If any unauthorized use of CUSTOMER's password occurs, CUSTOMER agrees to cooperate with BANK, and appropriate law enforcement authorities, in identifying and prosecuting the perpetrator and to provide assistance in recovering any funds lost through an unauthorized transfer.

10. Termination.

BANK reserves the right to terminate SERVICE, in whole or in part, at anytime with, or without, cause and without prior written notice. In that event, or in the event that CUSTOMER gives BANK a termination notice, BANK may, but is not obligated to, immediately discontinue making previously authorized transfers, including recurring transfers and other transfers that were previously authorized, but not yet made. BANK also reserves the right to temporarily suspend SERVICE in situations deemed, in BANK's sole discretion, to be appropriate. Termination of SERVICE does not affect CUSTOMER's obligations under AGREEMENT with respect to occurrences before termination.

11. Limitation of Liability.

Except as otherwise provided in AGREEMENT, or by law, BANK is not responsible for any loss, injury or damage, whether direct, indirect, special or consequential, caused by SERVICE, or the use thereof, or arising in any way out of the installation, operation, or maintenance of CUSTOMER's equipment.

12. Waivers.

No waiver of the terms of this AGREEMENT will be effective unless made in writing and signed by an authorized officer of BANK.

13. Assignment.

CUSTOMER may not transfer, or assign, their rights, or duties, under this Agreement.

14. Governing Law.

The laws of the State of Nebraska shall govern AGREEMENT and all transactions hereunder. CUSTOMER acknowledges that they have reviewed AGREEMENT, understands the terms and conditions set forth therein, and agrees to be bound thereby.

15. Amendments.

BANK can change a term, or condition, of AGREEMENT by mailing, or delivering, to CUSTOMER a written notice at least thirty (30) days before the effective date thereof. BANK does not need to provide CUSTOMER with any prior notice where an immediate change in the terms, or conditions, of AGREEMENT is necessary to maintain, or restore, the security of the system. In situations where an immediate change is necessary, BANK will notify CUSTOMER in their next regularly scheduled statement, or within thirty (30) days, unless disclosure would jeopardize the security of BANK's system. Notices mailed, or delivered, to CUSTOMER's most recent address as shown on the BANK's system, or to an e-mail address at which CUSTOMER agreed to receive such notices and/or disclosures, will be considered effective.

16. Indemnification.

CUSTOMER, in consideration of being allowed access to SERVICE, agrees to indemnify and hold BANK harmless for any losses, or damages, to BANK resulting from CUSTOMER's use of SERVICE, to the extent allowed by applicable law.

17. Security Procedures.

By accessing SERVICE, CUSTOMER hereby acknowledges entering a protected web site owned by BANK, which may be used for authorized purposes only. BANK may monitor, and audit, usage of SERVICE, and all persons are hereby notified that use of such system constitutes consent to such monitoring and auditing. Unauthorized attempts to up-load information and/or change information on these web sites are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986.

18. Fee Schedule.

There is no monthly service charge for BANK's internet banking service; all other fees are disclosed in BANK's standard fee schedule.

This AGREEMENT is being entered into the ____ day of _____, 20____.

By signing below I, CUSTOMER, agree to abide by all terms and/or conditions of SERVICE.

CUSTOMER

By _____

Its' _____