



PERSONAL INTERNET BANKING APPLICATION

USER #1

USER #2

Name: _____

Name: _____

Social Security #: _____

Social Security #: _____

Date of Birth: _____

Date of Birth: _____

Address: _____

Address: _____

City, State, Zip: _____

City, State, Zip: _____

Home Telephone: _____

Home Telephone: _____

Work Telephone: _____

Work Telephone: _____

Primary Account #: _____

Primary Account #: _____

Other Account #'s: _____

Other Account #'s: _____

E-Mail Address: _____

E-Mail Address: _____

PERSONAL IDENTIFICATION NUMBER (PIN)

Each individual who is to have access to American Interstate Bank's Internet Banking System must designate a 4-digit Personal Identification Number (PIN) in order to gain initial access to the system. Once you have logged on to americaninterstatebank.com, the software will allow you to establish your 6-character access ID and password which will replace the need for your PIN.

IMPORTANT NOTE: If you currently use the telephone banking system, you must use the same 4-digit PIN for first-time access to internet banking. Once you have logged on to the system, the software will allow you to establish your 6-character access ID and password as discussed above.

To select your PIN, enter four numbers below. This number is the key to the security of your accounts. If you require assistance, please contact our Electronic Banking Department at (402) 289-2551 at American Interstate Bank.

USER #1

USER #2

PIN: ___ ___ ___ ___

PIN: ___ ___ ___ ___

Mother's Maiden Name: _____

Mother's Maiden Name: _____

(This information will be used to help enhance the security of your account information. It will help us verify your identity, should you need assistance over the telephone at some future time.)

By signing below, customer agrees to the terms and conditions set forth for American Interstate Bank's Internet Banking and acknowledges that only the individual whose signature appears within is authorized to use American Interstate Bank's online services.

If you want **ONLY** Internet Banking, sign **ONLY** the line for that service. If Bill Payment is requested, sign **BOTH** the Internet Banking and Bill Payment lines.

X _____ **Internet Banking**
Customer Signature

X _____ **Internet Banking**
Customer Signature

X _____ **Bill Payment**
Customer Signature

X _____ **Bill Payment**
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.



Personal Internet Banking Agreement

This agreement is being entered into this _____ day of _____, 20____, by, and between, American Interstate Bank, (“BANK”) and _____ (“CUSTOMER”). CUSTOMER acknowledges that all other agreements between BANK and CUSTOMER remain in full force and effect and that any limitations contained therein remain applicable to this agreement. These “other” agreements include, but are not limited to: deposit, funds availability, payment of interest, Truth in Savings, electronic funds transfers and deposit transfer limitations. The provisions of this agreement relate only to Internet Banking and are controlled primarily by Federal laws and regulations and secondarily by State laws and regulations.

This agreement is binding upon CUSTOMER and his/her heirs and cannot be assigned to a third party. If any portion of the agreement is determined to be unenforceable by a court of proper jurisdiction, then all other provisions will remain in full force and effect. If BANK chooses, at any time, not to enforce any of the agreement’s provisions, it does not waive its right to do so at a later time.

The exact terms and conditions of the agreement are as follows:

1. The Service.

In consideration of the Internet Banking services (SERVICE) to be provided by BANK, as described in information distributed to the person(s) 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. In addition, when instituted as part of SERVICE, a PC may be used to direct BANK to make payments to third parties (PAYEE) that have been selected to receive payments through SERVICE. Payments may be made through SERVICE to any business professional, merchant, family member or friend. “ACCOUNT” means a designated bill payment checking account at BANK from which bill payments, or transfers, are made pursuant to AGREEMENT. By subscribing to SERVICE, or using SERVICE to make any payments to PAYEE, CUSTOMER agrees to the terms of AGREEMENT.

PLEASE READ AGREEMENT CAREFULLY AND RETAIN A COPY.

2. Merchant List.

CUSTOMER may include all utility companies, merchants, financial institutions, insurance companies, individuals, etc. whom they wish to pay through BANK’s Bill Payment service. For each PAYEE, BANK requires the following information: a complete mailing address, a telephone number and account number, if any, with PAYEE. BANK reserves the right to decline to make payments to certain persons and entities.

3. Password.

Each CUSTOMER having access to Internet Banking must designate an access ID and a password. The “access ID” must be a minimum of six (6) characters, which can be alpha, numeric, or a combination thereof. The letters are case sensitive; for example, 1234abc cannot be interchanged with 1234ABC. The “password” must be a minimum of six (6) characters also, but unlike the access ID, the password must consist of at least one (1) letter and one (1) numeral. The letters are again case sensitive, just as they are with access IDs. Access IDs and passwords should be changed periodically to enhance security.

4. Scheduling Payments.

CUSTOMER may choose to add Bill Payment to their SERVICE and use a PC to schedule payments. Payments are posted against CUSTOMER’s balance that is available for withdrawal, as defined in the BANK’s Funds Availability Policy, plus the available credit through overdraft protection (Checking Plus), if any, or other line of credit.

5. Delivery of Payments and Transfers.

CUSTOMER may schedule payments 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 payment information through SERVICE twenty-four (24) hours a day, seven (7) days a week, payments can be initiated only on business days. Funds will be deducted from ACCOUNT on the business day on which a payment occurs. If CUSTOMER directs the initiation of a payment to occur on a day other than a business day, it will occur on the next business day.

After funds are withdrawn from CUSTOMER's Account, BANK may remit payments by mailing PAYEE a check, or by making an electronic funds transfer, including ACH (Automated Clearing House) or by other means. The amount of time required to complete a transaction normally does not provide PAYEE with same day payment. This applies regardless of whether the payment is a next-day payment, a future payment, or a recurring payment, as described below. Therefore, in order to provide sufficient time for payments to be received by PAYEE, the payment should be requested prior to the date payment is due, excluding any applicable grace periods. Payments and 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 payment to be initiated for that business day.

6. Recurring Payments.

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

7. Canceling Payment.

CUSTOMER may cancel a payment, via the internet, prior to 3 p.m. CST on the business day payment is scheduled to be made; there is no fee for canceling a payment online. Other requests must be made at least one (1) business day prior to scheduled payment date. A payment that has been sent may be recalled for a per item fee, but BANK will not guarantee the ability to recall an item.

8. Statements.

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

9. 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.

10. 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.

11. 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.

12. Notice of Rights and Liabilities.

In addition to CUSTOMER's rights/responsibilities under Regulation E, as provided to CUSTOMER by BANK, the use of a password creates additional 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.

13. Authorization to Obtain Information.

CUSTOMER agrees that BANK may obtain and review credit report information from a credit bureau or similar entity. CUSTOMER also agrees that BANK may obtain information regarding their PAYEE accounts in order to facilitate proper handling and crediting of payments.

14. 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.

15. 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.

16. Waivers.

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

17. Assignment.

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

18. 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.

19. 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.

20. 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.

21. 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.

22. Fee Schedule.

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

By initialing the service(s) desired and signing below, I, CUSTOMER, agree to abide by all terms and/or conditions of the below selected portions of SERVICE and acknowledge and consent to the BANK providing some, or all, disclosures in electronic format. Hard copy forms of these disclosures may be obtained by contacting BANK by phone at 402.289.2551 or by mail at 3331 North 204th Street, Elkhorn, NE 68022.

_____ INTERNET BANKING

_____ INTERNET BANKING

_____ BILL PAYMENT SERVICE

_____ BILL PAYMENT SERVICE

CUSTOMER

CUSTOMER