



Farmers National Bank

114 West Third Street
Prophetstown, IL 61277
(815)537-2348

700 US Hwy 6 East
Geneseo, IL 61254
(309)944-0580

1100 East Lincolnway
Morrison, IL 61270
(815)772-3700

PERSONAL FNB ONLINE BANKING APPLICATION

Applicants Information:

Name: SSN#: DOB:

Address: City: State: Zip:

Home Phone: Alternate Phone: () Cell () Work

E-Mail Address:

Please list the account numbers you would like to access through FNB Online Banking

Table with 4 columns: Account Number, Account Type, Account Number, Account Type. Multiple empty rows for data entry.

Allow Transfer of Funds () Yes () No Allow Bill Pay Access () Yes () No

I authorize Farmers National Bank to verify any information included on this application and to allow me access to all the accounts listed above. The use of online banking shall be governed by the terms and conditions of the Online Banking Agreement and Disclosures. Any changes or amendments to the Agreement in the future will be disclosed to me in writing. By signing below, I certify that the information provided is true and correct, and I agree to the terms stated above.

Signature: Date:

**Each person on the account is required to sign their own individual agreements

Bank Use Only
Entered By: Date: ID#:

FARMERS NATIONAL BANK'S ONLINE BANKING AGREEMENT:

This is Farmers National Bank's Online Banking Service Agreement and disclosure. Each and all of the depositors are referred to as "you" and "your". Farmers National Bank is referred to as "we," "our," and "us". This online banking agreement contains the terms and conditions governing the online banking service. As used in this document, the term "agreement" means this document and the FNB Online Banking Application. These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. The Farmers National Bank may amend or change this agreement and give you notice via regular mail or electronic mail, using the address that appears on your account records.

You acknowledge that you have received, understand and agree to the specific disclosures (Truth in Savings, Funds Availability, Electronic Funds Transfer, IL Terms and Conditions, Deposit Account Agreement, Privacy Notice and Substitute Checks and Your Rights) that apply to each of your accounts with Farmers National Bank. The disclosures were provided to you at the time you opened your accounts with us. The account disclosures continue to apply while this user agreement is in effect, even though they may be or have already been revised.

FNB Online Availability – FNB Online is available 24 hours a day, seven days a week, except scheduled and unscheduled down times which could include system maintenance, system updates, emergencies or circumstances beyond The Farmers National Bank's control.

Fees - There is no fee to use FNB Online. This may be amended from time to time in accordance with the Rules. All other fees applicable to this account remain in effect.

Security - This is a protected web site. It is unlawful to intentionally cause damage to our site or data through the knowing transmission of any program, computer virus, information, code, or command.

Login User ID and Password - To login to FNB Online you must use the identification number we provide for your Online Account, together with a password. Your role is very important in guarding against unauthorized use of your accounts. If you give your Internet banking identification number and password to anyone, they will have full access to your accounts. You agree to keep your identification number and your password confidential and not share it with anyone – not even the bank. We undertake no obligation to monitor transactions through FNB Online to determine that they are made on behalf of the accountholder. You also agree to indemnify and hold harmless The Farmers National Bank from any loss, liability and expenses arising out of or in any way connected with such use.

For security purposes, you are required to change your password upon your initial login to FNB Online. You accept responsibility for the confidentiality and security of your password and we encourage you to change your password regularly. Upon three unsuccessful attempts to use your password, your access to FNB Online will be revoked. To re-establish your authorization to use FNB Online you must contact us so we can reset your password and give you a temporary one. However, if you have established your Reset Password "question and answer" in the Options tab prior to being locked out you can enter your FNB Online ID and then click submit. On the following screen click on the Reset Password link and enter your FNB Online ID, email address and your reset question and click submit.

For security, we require that you create a password that utilizes upper and lower case alpha and numeric characters. 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. Notice of any unauthorized use or any suspected unauthorized use shall be given by you to the bank as soon as possible by contacting us @ (815) 537-2348.

Adding or Deleting Accounts - You can add or delete any of your bank accounts from your FNB Online account by contacting us @ (815) 537-2348 or in person at one of our 3 locations in Prophetstown, Geneseo or Morrison.

Third Parties - Farmers National Bank has taken reasonable measures to ensure that the information and data it presents on our web site is accurate and current, however, we make no express or implied warranty regarding such information or data which may have been provided by third parties. Farmers National Bank hereby expressly disclaims all legal liability and responsibility to persons or entities that use or access this sight and its content, based on their reliance on any information or data that is available through this web site. If advice is needed, seek the services of a qualified professional.

Web Site Links - Our web site provides links to other web sites for convenience and informational purposes only. Users should be aware that all web sites are not protected. Farmers National Bank is not responsible for the contents or transmissions of any linked site or any link contained in a linked site, or any changes or updates to such sites.

Your Equipment - You must also have a personal computer with compatible Internet browser software. Currently, FNB Online requires Internet Explorer Version 7.0 or higher (PC), Firefox Version 3 or higher (PC) or Safari Version 1.0 or higher (Mac). You must also have 128-bit encryption. We suggest at least a 56k modem and a personal computer with at least 64 megabytes of RAM and a processor speed of at least 233 megahertz. You are responsible for obtaining, installing, maintaining, and operating all computer hardware, software and Internet access services necessary for performing FNB Online services. Farmers National Bank will not be responsible for any errors or failures from the malfunction or failure of your hardware, software, interruptions to your Internet service by your service provider, interruptions in your telephone or electric service, or damages resulting from a virus. Farmers National Bank is not responsible in any way for the installation, use or maintenance of Quicken.

Limitation of Access - Farmers National Bank may terminate FNB Online in whole or in part at any time without prior notice. Farmers National Bank reserves the right to limit or suspend your access to FNB Online at any time. In order to maintain secure communications and reduce fraud you agree to protect the security of your numbers, codes, and other means of identification, including without limitation, your user ID's, and passwords. We reserve the right to block access to FNB Online to maintain or restore security to our site and systems, if we believe your access codes have been used or may be used by unauthorized person(s).

Your Responsibility - Use of your user ID and password is the agreed security procedure to access FNB Online.

Liability for Multiple Users of Your Account - You hereby release us from any liability and agree not to make any claim or bring any action against us for honoring or allowing any actions or transactions where you have authorized the person performing the action or transaction to use your account(s) and/or you have given your access codes to such person, or in the case of a jointly held account such person is one of the owners of the account. You agree to indemnify and hold us harmless from and against any and all liability (including but not limited to reasonable attorney fees) arising from any such claims or actions.

Transfers - You may transfer funds from eligible accounts. Money market and savings account transfers are limited by federal law. See the Electronic Funds Transfer Disclosure.

Statements - Your Internet banking payments and transfers will be indicated on the monthly or quarterly statements we provide or make accessible to you for those accounts accessible through FNB Online. You agree to notify us promptly if you change your address or if you believe there are any errors or unauthorized transactions on any statement information.

Cutoff - All FNB Online transactions initiated after the bank's cutoff time will be posted to the appropriate account on the next business day.

Inactivity - Access to your accounts through FNB Online will automatically be denied if your FNB Online accounts have not been accessed within the last six (6) months.

Damages - The foregoing shall constitute our entire liability and your exclusive remedy. In no event shall we be liable for any loss, injury, or damages, whether direct, indirect, special, incidental, exemplary, or consequential, including lost profits caused by FNB Online or the use thereof, or arising in any way out of the installation, use or maintenance of your personal computer hardware, equipment, software, or any Internet access service.

Electronic Mail Messages – FNB Online provides you with the ability to send electronic mail messages within the service to communicate confidential information to us. Please remember that electronic mail messages are not a secured method of communication unless you select the "Contact Us" link within FNB Online. If you need to contact us immediately call us @ (815) 537-2348.

Warranty Disclaimer - The FNB Online services and related documentation are provided "as is" and we do not make any warranties of any kind, either expressed or implied, concerning the hardware, software, or any part thereof, including without limitation, and warranties of merchantability or fitness for a particular purpose.

Cancellation - Farmers National Bank in its sole discretion may cancel access to FNB Online or any of its services for any individual User ID or for an entire business customer relationship. You may terminate the use of FNB Online at any time by calling Farmers National Bank at (815) 537-2348, writing us at PO Box 157 Prophetstown, IL 61277, sending an electronic mail message to us from within FNB Online, or sending an e-mail to us at questions@fnbptown.com. After notifying us of your wish to cancel you agree to allow us ten (10) days to process your termination request.

Acknowledgement - Each account holder accepting the online banking agreement for FNB Online acknowledges receipt of this agreement, and agrees to the terms set forth in this agreement, as amended from time to time.