



Community E-Bank Enrollment Form – Consumer

Customer Information

Name:	
Address:	
City, State & Zip Code:	
Phone:	
Email Address:	
Primary Contact For Account:	

User Information

User Authorized To Access Accounts	Users Social Security Number	Access: Full or View	
		Full <input type="checkbox"/>	View <input type="checkbox"/>
		Full <input type="checkbox"/>	View <input type="checkbox"/>
		Full <input type="checkbox"/>	View <input type="checkbox"/>
		Full <input type="checkbox"/>	View <input type="checkbox"/>
		Full <input type="checkbox"/>	View <input type="checkbox"/>
		Full <input type="checkbox"/>	View <input type="checkbox"/>

I (we) have received, read and understand the attached Agreement and Disclosure. I (we) also understand that this agreement is subject to change and that notifications of any changes are addressed in the attached agreement.

I(we) agree to pay any associated fee with this service including but not limited to stop payment and research fees. I (we) authorize CSB to deduct all applicable fees from any account that I (we) have at the Bank.

This authorization will remain in effect until terminated by either party by written notice or the account is closed. Please contact us with any questions you may have in regards to the attached agreement or disclosure at (952) 758-2265.

I (we) authorize Community Security Bank to issue a user ID and temporary password on my behalf. I (we) understand that I (we) will be required to change the password the first time I (we) log into the system.

Signature

Date

Signature

Date

Signature

Date

Signature

Date

Complete, sign and return the enrollment form to: Community Security Bank, Internet Banking Dept., PO Box 265, New Prague, MN 56071
Retain the Agreement, Disclosure and one of the enrollment forms for your records



Internet Banking Authorization Agreement and Disclosure – Effective May 22, 2003

Entire Agreement & Relation of Agreements

Customer wishes to use Community Security Bank's (CSB) "Community E-Bank Internet Banking System (CSB E-Bank)" to access accounts and accomplish financial transactions. CSB is willing to make CSB E-Bank available to the Customer on the terms and conditions set forth in this Agreement.

Agreement

As used in this Internet Banking and Disclosure (the Agreement), the term "Business Day" means Monday through Friday excluding Federal Reserve holidays.

CSB's Obligation to Provide System Access

Provided no event of default exists, CSB agrees to provide access to CSB E-Bank in accordance with CSB's then current protocols and procedures for the type of access being sought. CSB will use its best efforts to maintain CSB E-Bank, its availability and your access to it.

You acknowledge that CSB is only a provider of CSB E-Bank and does not own or control all of the software, hardware and Internet access that comprise and are used to run CSB E-Bank. You further acknowledge and agree that CSB is not responsible for the unavailability or malfunction of CSB E-Bank caused by any portion of the hardware or software which is not owned by or proprietary to CSB.

To use CSB E-Bank, you must have at least one checking account at CSB, access to the Internet, and an e-mail address. Once we have received your signed agreement and enrollment form, and we have verified your account information, we will send you confirmation of our acceptance of your enrollment, along with your assigned log-in ID and temporary password. CSB E-Bank can be used to access only the CSB accounts which you have designated for access on your enrollment form. Access to your accounts through CSB E-Bank will be based upon the identification of users and authority levels specified by you on your enrollment form. We undertake no obligation to monitor transactions through CSB E-Bank to determine that they are made on behalf of the accountholder.

Hours of Access: You can use CSB E-Bank seven days a week, twenty four hours a day, although some or all of CSB E-Bank's services may not be available occasionally due to emergency or scheduled system maintenance. We agree to post notice of any extended periods of non-availability on CSB's home page. Transactions initiated after the end of the business day, which is currently 4 PM, will be processed on the following business day.

Limits on Amounts and Frequency of System Transactions: The number of transfers from your accounts and the amounts that may be transferred are limited pursuant to the terms of the applicable deposit agreement(s) and disclosure for those accounts. For example, you can make no more than six electronic transfers from a savings account during each statement period.

Computer Requirements

In order to use CSB E-Bank, you will need a computer, access to the Internet, and your browser must have 128 bit encryption. You are responsible for the installation, maintenance, and operation of your computer and software, and CSB is not responsible for any computer virus or related problems that may be associated with the use of CSB E-Bank.

Stop Payments

You may initiate stop payment requests online using CSB E-Bank for checks you have written on your account. Stop payment requests are processed at several times throughout the day, therefore you must allow us reasonable opportunity to act on your request. One business day is a generally accepted time for us to make the necessary bookkeeping entries. To be effective, this type of stop payment request must precisely identify the name of the payee, the check number, the amount, the reason for the stop and the date of the check. CSB will have no liability if any of the information you provide in your stop payment order is incorrect or incomplete. If we inadvertently pay a check on which you have stopped payment, you must be able to prove you are not liable for the check before we are required to credit your account. If you make your stop payment request online or by telephone, we may also require you to put your request in writing and get it to us within 14 days after you call or request online. If we do not ask you to confirm your stop payment request, your stop payment order will be effective for six months. If we ask you to confirm your stop payment request, and you fail to do so, your oral or online request will expire in 14 days after you make it. Written stop order requests are effective for six months. You may renew your stop payment request in writing for another six months. You will incur stop payment charges as disclosed in the current fee schedule.

Password, Security and Customer ID Code

You agree not to give or make available your password or other means to access your account to any unauthorized individuals. You are responsible for all transactions, including any charges or fees, you initiate using CSB E-Bank. You agree that you are responsible for any transactions, including any charges or fees, made by another person if you permit other persons to use CSB E-Bank and password or other means to access your account, even if that person is not an account holder and that such transactions will be deemed "authorized transaction" under the EFTA. If you believe that your password or other means to access your account has been lost or stolen or that someone may attempt to use CSB E-Bank without your consent or has transferred money without your permission, you must notify us at once by calling 952.758.2265 during normal customer service hours.

CSB may provide information regarding CSB E-Bank or take instructions from individual(s) when accompanied by their Unique ID Code. You must provide this code when requesting your password to be changed or reset.

Change In Terms

We may change any term of this agreement at any time. If the change would result in increased fees for any CSB E-Bank service, increased liability for you, fewer types of available electronic funds transfers, or stricter limitations on the frequency of 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 our web site 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 CSB E-Bank indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that the applicable deposit agreements and disclosures govern changes to fees applicable to specific accounts.

Your Liability for Unauthorized Transfers

Tell us at once if you believe you have any unauthorized transactions that appear on your account. Telephoning is the best way of keeping your possible losses down. If you tell us within two business days after you discover your password or other means to access your account has been lost or stolen, you are liable for no more than \$50.00 if someone uses your password or other means to access your account without your permission. If you do not tell us within two business days after you learn of such loss or theft, and we can prove that we could have prevented the unauthorized use of the password or other means to access your account if you had told us, you can be liable for as much as \$500.00.

Also, if your monthly statement contains 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 had you told us in time.

Error Resolution

In case of errors or questions about you CSB E-Bank transactions, call 952.758.2265 or write to Community Security Bank at PO Box 265, New Prague, MN 56071 as soon as you can if you think your statement is wrong or if you need more information about a transfer 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
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can 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 ten business days. We will tell you the results of our investigation within ten business days after we hear from you. We will promptly correct any error(s). If we need more time, however, we may take up to 45 days (90 days if the transfer involved a point of sale transaction or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this we will provisionally credit your account within 10 business days for the amount you think it 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 ten business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we complete our investigation and debit your account for the amount previously credited. You may ask for copies of the documents that we used in our investigation.