

Internet Banking Application

_____ Name	_____ Social Security #	_____ Date of Birth
_____ Address	_____ Home Telephone	
_____ City-State-Zip	_____ Work Telephone	
_____ Primary Account #	_____ E-mail Address	

Online Banking Customer Agreement

With regard to use of Farmers and Merchants Online Banking ("Service"), the undersigned customer agrees to the following:

1. By using this Service, customer agrees to be bound by all rules and regulations applicable to customer's deposit account as established and amended by Farmers and Merchants Bank.
2. Fees for this Service shall be payable in accordance with a schedule of charges as established, and amended, by Farmers and Merchants Bank from time to time.
3. Except as otherwise provided in this Agreement or by law, we are not responsible for any loss, injury or damage, whether direct, indirect, special or consequential, caused by the Service or the use thereof or arising in any way out of the installation, operation or maintenance of your PC equipment.
4. Customer, in consideration of being allowed access to the Services, agrees to indemnify and hold the BANK harmless for any losses or damages to the BANK resulting from the use of the Services, to the extent allowed by applicable law.
5. Security of your transactions is important to us. You agree to keep your PIN and password secret. If your PIN or password is lost or stolen or if you believe someone else has discovered your PIN or password, please call (402) 629-4251 during normal business hours. You agree that if you give your PIN or password to someone else, you are authorizing them to act on your behalf, and we may accept any instructions they give us to make transfers or otherwise use the Services. **WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN PINS OR PASSWORDS OR UNAUTHORIZED TRANSFERS VIA E-MAIL.**
6. Unless otherwise noted, the meaning of terms as used by this agreement and in information incorporated herein shall be as defined by the applicable provisions of the Nebraska Uniform Commercial Code.
7. The laws of the State of Nebraska shall govern this agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions herein, and agrees to be bound hereby.
8. We reserve the right to suspend or terminate the Services in whole or in part at any time with or without cause and without prior written notice.

By signing below, customer agrees to the terms and conditions set forth for Farmers and Merchants Online Banking and acknowledges that only the individual whose signature appears within is authorized to use Farmers and Merchants Bank Online Services.

X _____
Customer Signature

PERSONAL IDENTIFICATION NUMBER (PIN)

Each individual who is to have access to Farmers and Merchants Online Banking must designate a 4-digit Personal Identification Number (PIN) to be used for your first-time login only. Once you have logged on, the software will prompt you to establish a new 6-17 character online password which must include one uppercase, one lowercase and one numeric character. If you require assistance, please contact Jamie or Deb at (402) 629-4251.

PIN ____ _

Please answer one of the following questions:

What is your favorite color? _____

or

What is your favorite number? _____

(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.)

**Farmers and Merchants Bank
PO Box 10
Milligan NE 68406**