

Vermillion State Bank Internet Banking Enrollment Form

To sign up for Internet Banking, print and complete the application. Sign the form and send it to Vermillion Bank via US mail, fax or hand deliver to any Vermillion Bank location. Once the form is returned to us, you will receive an email within 48 hours containing your login ID and first time password.

Name: _____

Address: _____

E-mail: _____

Phone: _____

Type of access requested (check one or both):

<input type="checkbox"/>	Internet Banking - Access account balances, transfer money, and conduct common banking tasks online for free.
<input type="checkbox"/>	eStatements – CUSTOMER MUST SIGN DISCLOSURE ON PAGE 2

Accounts to access: Please Note: You must be an authorized signer on each of these accounts

Account Number	Access Type* (see below)	Account Description, as you identify this account:	Account Type: Checking, Money Market, Savings, Installment Loan
1)			
2)			
3)			
4)			
5)			
6)			
7)			
8)			

* Definitions for Access Types:

- Full Access - You will have the full access available on this account.
- View Only - You will be able to view balances and transactions.

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved.

Applicant Signature: _____ Date: _____

Joint Applicant Signature: _____ Date: _____

REQUESTING PAPER COPIES

If you wish to receive a paper copy of a statement that is presented to you electronically, please call (651) 480-4612 or email ops@vermillionbank.com. Please do not include personal information such as account numbers or Social Security Numbers in email. If you wish to have a paper copy of a statement or check mailed to you, research fees may apply.

SECURITY

By entering into this Agreement and using Vermillion State Bank's Online Banking, you agree to protect the security of your online banking ID and password, and any other means of identification of you as a Vermillion State Bank user which may be devised or established from time to time. We will use commercially reasonable measures, consistent with industry standards, to maintain security of the information contained in the electronically delivered account statement(s). One of the main security features guarding the use of Online Banking is the unique combination of your Vermillion State Bank ID and Password. It is important that you protect the security of your online banking ID and Password.

TIME SENSITIVE

You understand that you still have a duty to exercise reasonable promptness in examining the electronic statement or the items referenced to determine whether any payment was not authorized because of an alteration of an item or because a purported signature by or on the behalf of you or other signatory on the account was not authorized. The statute of limitations governing these responsibilities will commence at the time the Bank sends you the email notification that your statement is available.

TECHNICAL REQUIREMENTS

To receive your statements electronically, you will need access to a computer that satisfies the minimum web browser requirements for online banking. Additionally, you will need access to a printer or the ability to download the information, in order to keep copies for your records. You are responsible for providing us with updated contact information, such as changes in your email address. Each statement period we will send you an electronic notice that your statement is available through your Online Banking account.

CANCELLING E-STATEMENTS

You have the right to withdraw your consent to receive bank statement(s) electronically at any time by cancelling your enrollment in the service through your Online Banking account. You can do this by un-checking the Enable eStatement box that you selected when you enrolled in eStatements. The eStatement service will be discontinued within 10 work days and paper delivery of your statement(s) will resume. There is no fee to withdraw your consent to receive bank statements electronically. Your account will be subject to the terms and conditions applicable to that account type with a paper statement at the time you cancel your E-Statement service.

AUTHORIZATION

By agreeing, you are authorizing Vermillion State Bank to deliver statements for the Vermillion State Bank account(s) identified by electronic means. You understand and agree that by requesting electronic delivery, you will NOT receive statements in paper form delivered by regular United States Postal service unless you specifically discontinue the eStatement service as described in this disclosure. You agree that electronic delivery will satisfy Vermillion State Bank's requirement to provide you a periodic statement of your account(s). Your consent shall remain valid until such time as you exercise your right to revoke this consent. Vermillion State Bank retains the right to discontinue this service at any time. Should your eStatement service be discontinued, Vermillion State Bank will resume the paper delivery of your statement via the United States Postal Service and your account will be subject to the terms and conditions applicable to the account type. If this is a Business Account, you are also stating that you are authorized to enroll the business account(s) as eStatement accounts.

Applicant Signature: _____