

Application for Personal Online Products

Customer Information

Name: _____ Social Security #: _____
Home Phone: _____ Cell/Mobile #: _____
Address: _____ City: _____
State: _____ Zip: _____

Online User Information

Email Address: _____
Requested User Name: _____

Accounts added to Online Banking

Account Name: _____ Acct #: _____ eStatements: Yes No
Account Name: _____ Acct #: _____ eStatements: Yes No
Account Name: _____ Acct #: _____ eStatements: Yes No
Account Name: _____ Acct #: _____ eStatements: Yes No

Signature

X _____
Signature Name Date

Bank Use Only

Log _____ Email _____ Confirm _____ ACI _____ Print Mail _____ CSPI _____



**You will be contacted by our Customer Service Department regarding your application request(s).
Please read the following disclosure statements:**

Online Banking - By signing, I authorize the Bank to issue a temporary password on my behalf, which I will be forced to change to a private password the first time I log in to the system. I am also acknowledging that giving out my password and login eliminates all security measures that the Bank has put in place and in order to keep the security at the highest level, I need to keep my password and login private.

You agree to establish prudent security standards that include proper safeguards to protect the confidentiality of all login IDs and passwords that are assigned to you for initiating transactions using these systems. Any transaction initiated or authorized using a valid combination of a login ID and password will be considered authentic, valid and binding by you and the Bank. The Bank agrees to provide reasonable assistance to establish login IDs and passwords, training, and support to you for properly using the services. If you suspect or believe any such information has been compromised, you must contact the Bank immediately.

The Bank will not be responsible for any loss arising from or related to the equipment, browser, access to or use of Online Banking, failure of electronic equipment or communication lines, telephone or other interconnect problems, failure of the internet service providers or delays with computer or communications networks or facilities problems with data transmission or any other problems you experience due to causes beyond our control.

Itasca Bank & Trust Co. does not endorse or guarantee the links found on its website and assumes no responsibility for your use of the website or its related links. Itasca Bank & Trust Co. hereby expressly disclaims and excludes any and all warranties, whether expressed or implied, with respect to the Bank-By-Phone system and the Online Banking system. In no event shall anyone be entitled to recover any incidental or consequential damages in connection with the Bank-By-Phone system or Online Banking system, including without limitation, damages resulting from injury to property, loss of time, loss of profits or loss of income.

***The order in which items appear in your Online Banking account information is not the order in which they will be processed.**

Electronic Statements - You will be using the bank's online banking system to safely and securely access your bank statements and related notices. If you've elected to receive two or more accounts combined on a periodic statement, your request will authorize us to convert all combined accounts to E-statements. E-statements are created in a PDF format that can be viewed, printed and/or saved with Adobe Acrobat software. If you elect to receive bank statements through electronic delivery, Itasca Bank & Trust Co. will no longer send your statements and related notices through the mail. If you receive statements electronically and have a need for a copy in paper form, please contact the Customer Service Department at 630-773-0350. Please allow up to three (3) business days for us to set up your E-statement processing. Itasca Bank & Trust Co. will send a test e-mail to each email address that is to receive an E-statement. After receiving a positive response to the test e-mail, the bank will begin sending a monthly notification via e-mail; effective with your next statement. You will receive your statements, along with any required disclosures, by logging into Online Banking, rather than by U.S. mail. If the monthly E-statement email notification is undeliverable (e.g. email address no longer in use), your E-statement will be discontinued and a paper statement will be mailed to the address we have on file. Applicable monthly fees for paper statements will apply.

If you fail to login to your Online Banking account for six months, we will send you an email Dormancy Notification to the email address on file. Once this dormancy notification email is sent, you will have 30 days to sign in to your Online Banking account. (Signing in to Mobile Banking will not prevent your Online Banking account from becoming dormant.) If after 30 days you still have not signed in to your Online Banking account, your online banking services (including E-statements, Mobile Banking, Bill Pay, etc.) will be discontinued and a paper statement will be mailed to the address we have on file. You must ensure the confidentiality of your password(s) and agree to indemnify, defend and hold harmless the bank and its successors, assigns, affiliates, officers, employees, directors and agents against any loss, claims, damages, judgments, awards, legal obligations, costs or expenses, including, without limitation, all fees and expenses of the bank's counsel based upon, arising out of, or related in any way to the bank's honoring this request. If your e-mail address changes or you desire to discontinue your E-statement option, visit or telephone the Customer Service Department at 630-773-0350 or fax us at 630-773-0716.