



Member FDIC

## Application for Online Banking

To enroll for Online Banking service, this application must be completed, **signed by all account owners**, and returned to the bank prior to processing your request for Online Banking.

Six digit account number: \_\_\_\_\_

Name: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

By signing below, I am applying for Online Banking service. I agree that sufficient funds must be available in my account on the date that I make payments or transfers using the Online Banking service. I acknowledge receipt of the Online Banking Agreement and understand the terms and conditions set forth therein and agree to be bound by them. **ALL ACCOUNT OWNERS MUST SIGN.**

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Please select a temporary personal identification number (PIN) for Online Banking and print it in the space below **exactly** as you wish it to be. **The PIN must be at least eight characters in length and is case sensitive. The password must contain characters from 3 of the 4 following classes:**

Uppercase letters

Lowercase letters

Numbers

Special Characters (!, #, \$ etc)

This will be the PIN you use to log on to Online Banking for the first time.

PIN \_\_\_\_\_ ( See requirements above)

**Please Print**

Return this page of the application by mail or in person to the following address:

The State Bank of Wynnewood  
P.O. Box 369  
Wynnewood, Oklahoma 73098

## **Online Banking Agreement**

### ***Your Rights and Liabilities:***

Security of your transactions is important to us. Use of the Online Banking services will therefore require a PIN or password. We will accept as authentic any instructions given to us through the use of your password or PIN. If you lose or forget your PIN or password, please call 405-665-2001 during normal business hours. You agree to keep your PIN and password confidential and to notify us immediately if your PIN or password is lost or stolen or if you believe someone else has discovered your PIN or password. 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 Online Banking services. You may change your password at any time by using Online Banking. We may be liable for certain security breaches to the extent required by applicable law and regulation. We do not assume any other liability or otherwise guarantee the security of information in transit to or from our facilities. Please note that we reserve the right to monitor and/or record all communications and activity related to the Online Banking services, and require verification of all requested transfers in the manner we deem appropriate before making the transfer (which may include written verification by you). You agree that our records will be final and conclusive as to all questions concerning whether or not your PIN or password was used in connection with a particular transaction. If any unauthorized use of your PIN or password occurs, you agree to cooperate with The State Bank of Wynnewood and the appropriate law enforcement authorities to identify and prosecute the perpetrator, and provide reasonable assistance requested by us in recovering any unauthorized transfer of funds. Notify us immediately if you believe your PIN or password has been lost or stolen. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any funds you lost after the 60 days if we can prove that we could have prevented someone from taking the funds if you had told us in time. If you believe your PIN or password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 405-665-2001 during normal business hours.

### ***Type of Transfers***

You may access your account by computer using your personal identification number (PIN) and your account number to: transfer funds between affiliated accounts such as transfers from checking to savings, transfers from savings to checking, transfers from savings to savings, or to make payments from checking or savings accounts to loans with us. You may also obtain detailed information about transactions involving your checking or savings accounts, your certificates of deposits and loans.

***WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN  
PINS OR PASSWORDS OR UNAUTHORIZED TRANSFERS VIA  
E-MAIL***

***Error Resolution Notice***

In case of errors or questions about your electronic transfers call us at 405-665-2001 as soon as you can. Notify us immediately if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the problem or error first 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 believe there is an error or 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 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for VISA Check Card point of sale transactions and 20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts or point-of-sale or foreign-initiated transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA Check Card point of sale transactions and 20 business days for new accounts) for the amount you think is in error, so that you will have 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 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

***Limitation of Liability***

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 Online Banking service or the use thereof or arising in any way out of the installation, operation, or maintenance of your PC equipment.

***Assignment***

You may not transfer or assign your rights or duties under this Agreement.

***Governing Law***

The laws of the State of Oklahoma shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Online Banking Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

***Indemnification***

Customer, in consideration of being allowed access to the Online Banking services, agrees to indemnify and hold harmless The State Bank of Wynnewood for any losses or damages to the Bank resulting from the use of the Online Banking services, to the extent allowed by applicable law.