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Internet Banking Application

NameK	Social Security #K
Mailing AddressK	Date of BirthK
City-State-ZipK	Home Telephone #K
Primary Account #<	Work Telephone #K
E-mail addressK	Mother's Maiden NameK (This information will help us verify your identity, should you need assistance over the telephone at some future time.)

Online Banking Customer Agreement

With regard to use of Security National Bank Internet 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 Security National Bank. These disclosures are available online at www.secnatbank.com.
2. Collected funds must be available for distribution from customer's account as of the close of the business day on the scheduled payment date. **A minimum of five business days** should be allowed for payments to be received and posted by the payee. Requests for payments received after 4:30 p.m. will be processed on the following business day.
3. Security National Bank is not responsible for a) errors in amounts, payee information or payment dates entered by customer; b) errors in addresses, account numbers or other information provided to the Bank by customer; c) late fees or other similar charges imposed by payees and incurred by customer; d) consequential or incidental damages for negligent performance by Bank of its services; e) damages arising from unauthorized access to Security National Bank Internet Banking Service.
4. 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.
5. 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.
6. Bank is restricted from making alimony payments, child support payments, tax payments, or any court-directed government payment, fine or penalty.

By signing below, customer agrees to the terms and conditions set forth for Security Internet Banking Service, and acknowledges that only the individual whose signature appears within is authorized to use Security National Internet Banking.

X _____

Personal Identification Number (PIN)

Each Individual who is to have access to Security National Internet Banking Service must designate a 4-digit Personal Identification Number (PIN). Once you have logged on to Security National Internet Banking, the software will require you to establish your online user code and password.

IMPORTANT NOTE: If you currently use Telebanc, you must use the same 4-digit PIN for first time access to Internet Banking. Once you have logged on to Internet Banking, the software will require you to establish your online usercode and password.

To select your PIN, enter four numbers below. This number is the key to the security of your accounts. Once entered into our system, it is unavailable to anyone. If you require assistance, please contact our Electronic Banking Department at (402) 256-3247 or your local Security National Bank branch.

PIN _____

Mail completed form to: Electronic Banking Department – Security National Bank | PO Box 278, Laurel NE 68745-0278

Or bring to any Security National Bank location