

# FARMERS TRUST AND SAVINGS BANK

Earling • Harlan • Woodbine

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## Internet Banking Terms & Conditions

1. You may use this service to obtain information on your account with us. Please note that balance information may not reflect outstanding checks, recent debit card or ATM transactions. Please note that online transaction history is limited, and you may need to refer to previous statements that we have mailed to you for additional information.
2. Farmers Trust & Savings Bank will generally make this service available 24 hours per day, seven days per week. If for some reason the service goes down, we will make every attempt possible to have it available within 24 hours.
3. You are responsible for the equipment used to access this service. We are not responsible for errors or delays caused by your equipment, nor will we pay to upgrade your equipment so you will be able to use the service. **IT IS YOUR RESPONSIBILITY TO PROTECT THE SECURITY OF YOUR OWN COMPUTER SYSTEM!!**
4. We will assign you a password to use for your initial login. At that time, you can change the password to a password of your choice. The password is case sensitive. We recommend a password is used that has a mix of upper and lower-case letters and numbers. Keep your password secret from anyone else and notify us immediately if you believe that your password has been lost or stolen or if someone else has discovered your password. It is also a good idea to change your password at least semi-annually.
5. Transfers will be reflected on regular monthly statements and online. If your statement or account history shows an incorrect or unauthorized transaction, please let us know as soon as possible. If we do not receive notification from you within 60 days of the event it is assumed that the statement is correct.
6. Although we strive for accuracy, some of the information may contain technical or other errors, inaccuracies or omissions, typographical errors, and may become outdated. Tools such as financial calculators are provided for your convenience but are not guaranteed to be error-free.
7. Your privacy is important to us. Please read our privacy policy on the website for a complete understanding of what our policy is regarding your personal information.
8. The use of internet banking is a free service to you. We reserve the right to change this at any time with adequate notice given to you. All internet banking logins will be changed to inactive after 18 months if you have not logged into your account.
9. Bill pay is offered on our website. We have selected iPay as our recommended bill presentment and bill payment provider. Farmers Trust & Savings Bank claims no responsibility for bill pay services. All agreements are between the customer and iPay. There is a \$.50 per transaction service charge fee for each transaction. (plus, sales tax).
10. If you want to terminate your access to internet banking and/or Bill Pay Services, please contact Farmers Trust & Savings Bank. We will send you a written termination authorization for your signature and return it to us.
11. We offer Remote Deposits.

### EARLING OFFICE

122 Main Street • PO Box 285  
Earling, IA 51530-0285  
(712) 747-2000 • Fax # (712) 747-6275

### HARLAN OFFICE

1901 Chatburn Ave • PO Box 724  
Harlan, IA 51537-0724  
(712) 235-2000 • Fax # (712) 235-2003

### WOODBINE OFFICE

510 Lincoln Way • PO Box 11  
Woodbine, IA 51579-0011  
(712) 647-3375 • Fax # (712) 647-3378

Visit our Web Site at [www.ftnsbank.net](http://www.ftnsbank.net)