



***Business Web Banking***  
*Worksheets*

# CLIENT AUTHORIZATION

First National Bank uses these two pages to establish company specifications and defaults.

## General Company Information

Company Name: \_\_\_\_\_ Tax ID Number: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

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

Contact Telephone Number: (\_\_\_\_)\_\_\_\_-\_\_\_\_ FAX Number: (\_\_\_\_)\_\_\_\_-\_\_\_\_

## To be filled by Bank Representative

### General Institution Information

Branch Number: \_\_\_\_\_ Responsibility Code: \_\_\_\_\_

Port Number: \_\_\_\_\_

### Charge Information

Service Charge Account: \_\_\_\_\_  
For Stop Payments and Wires Only

Service Charge Account Type: \_\_\_\_\_

Rep # \_\_\_\_\_

Initials \_\_\_\_\_



# EMPLOYEE AUTHORIZATION

Complete this form for **every employee** that will have access to the system. For each authorized employee select that type of access granted for each option.

**The following information is to be completed by the client.**

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

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

Employee Identification: \_\_\_\_\_  
(Required to Login) (Maximum 12 Characters)

Password Expiration Date (Optional): \_\_\_\_/\_\_\_\_/\_\_\_\_

**Authorized Access Times**

This individual is authorized to access:

<u>Access Day</u>	<u>Begin Time</u>	<u>End Time</u>
Monday	____:____	____:____
Tuesday	____:____	____:____
Wednesday	____:____	____:____
Thursday	____:____	____:____
Friday	____:____	____:____
Saturday	____:____	____:____
Sunday	____:____	____:____

**Authorized Functions**

Check each function this individual is authorized to perform.

	<u>Initiate</u>	<u>Approve</u>
Inquiry	<input type="checkbox"/>	<input type="checkbox"/>
Internal Transfers	<input type="checkbox"/>	<input type="checkbox"/>
Stop payments	<input type="checkbox"/>	<input type="checkbox"/>
*Wire Transfers	<input type="checkbox"/>	<input type="checkbox"/>
*EFTPS	<input type="checkbox"/>	<input type="checkbox"/>
*ACH Transfer	<input type="checkbox"/>	<input type="checkbox"/>
Check Recon File	<input type="checkbox"/>	<input type="checkbox"/>
Authorized Check Pay	<input type="checkbox"/>	<input type="checkbox"/>

**Authorized Accounts**

**Account Number**

_____	_____
_____	_____
_____	_____
_____	_____

The company on this \_\_\_\_ day of \_\_\_\_ 20\_\_ hereby requests First National Bank to allow only the mentioned personnel to have access to and the specific capabilities of "On-line" requests. I/We will be liable for notifying First National Bank of any changes to the above mentioned owner/employee list.

The person signing this authorization represents to the Bank that (i) the person(s) listed above have been authorized by the Company to initiate On-line Requests and (ii) the person(s) signing this authorization are authorized to sign it and bind the Company.

The authorizations provided herein are effective as of the day and year first written above, and such authorizations remain in effect until canceled or modified in the manner and time period in the Business Web Banking Agreement by and between Company and First National Bank.

\_\_\_\_\_  
*Authorized Signature*

\_\_\_\_\_  
*Name*

\_\_\_\_\_/\_\_\_\_/\_\_\_\_  
*Title* *Date*

# FUND TRANSFER INFORMATION

Photocopy and fill out this worksheet for every Wire, ACH or Internal fund transfer to be performed.

The following information is to be completed by the client.

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

If you plan to transfer funds between accounts within the institution or accounts at this institution and other financial institutions via fund transfer, identify the fund transfers to be initiated.

Definitions for the following can be found on the next page.

Type: \_\_\_\_\_ Description: \_\_\_\_\_

Tax Type Code: \_\_\_\_\_ Amount: \_\_\_\_\_  
(ACH transfers only)

Minimum Amount: \_\_\_\_\_ Maximum Amount: \_\_\_\_\_

Amount Increments: \_\_\_\_\_ To Account Name: \_\_\_\_\_

From Routing/Transit: 114921415 To Routing/Transit: \_\_\_\_\_

From Account: \_\_\_\_\_ To Account: \_\_\_\_\_

From Account Type: \_\_\_\_\_ To Account Type: \_\_\_\_\_

To Institution: \_\_\_\_\_ To Institution Address: \_\_\_\_\_  
(Wire transfers only) (Wire transfers only)

Beneficiary Institution: \_\_\_\_\_ Beneficiary Institution Routing/Transit: \_\_\_\_\_  
(Wire transfers only) (Wire transfers only)

Beneficiary Institution Address: \_\_\_\_\_  
(Wire transfers only)

## Additional Approval

Your company can require that two people approve a transfer before it can be performed. Does this transfer require approval from two people?

- Yes  
 No

\_\_\_\_\_  
*Authorized Signature*

\_\_\_\_\_  
*Name*

\_\_\_\_\_/\_\_\_\_/\_\_\_\_  
*Title Date*

## **Fund Transfer Information (continued)**

**Type** – There are three types of transfers, ACH, Internal and Wire. These fund transfers display the predefined amount of the transfer, the date of the transfer and the account from which the transfer will be withdrawn and can be a fund transfer that is the same each time the transfer is requested.

**Description** – A 17-character nickname assigned to each fund transfer to identify the type of transfer transaction and is displayed when a fund transfer is requested.

**Tax Type Code** – (ACH transfers only). The tax form which applies to the transfer.

**Amount** – The dollar amount of the fund transfer.

**Minimum Amount** – The least amount allowed for the transfer.

**Maximum Amount** – The greatest amount allowed for the transfer.

**Amount Increments** – The Amount Increments are added to (or subtracted from) the Amount in order to define the exact amount of the transfer.

**To Account Name** – The name of the account holder receiving funds from the transfer.

**From Routing/Transit** – The nine-digit institution routing number identifies the institution that is the source of the funds for the transfer.

**To Routing/Transit** – The nine-digit institution routing number identifies the institution receiving the funds from the transfer.

**From Account** – The account number the fund transfer will be withdrawn from.

**To Account** – The account number the fund transfer will be deposited into.

**From Account Type** – The type of account which is the source of the transfer. Values are checking, savings, certificate of deposit, loan or demand deposit loan.

**To Account Type** – The type of account which is the transfer destination. Values are checking, savings, certificate of deposit, loan or demand deposit loan.

**To Institution** – (Wire transfers only). The name of the institution receiving the funds from the wire transfer.

**To Institution Address** – (Wire transfers only). The mailing address of the institution receiving the funds from the wire transfer transaction.

**Beneficiary Institution** – (Wire transfers only). The name of the beneficiary institution receiving the funds from the wire transfer.

**Beneficiary Institution Routing/Transit** – (Wire transfers only). The beneficiary's institution receiving the funds from the wire transfers.

**Beneficiary Institution Address** – (Wire transfers only). The address of the beneficiary institution receiving the funds from the wire transfer.

**FIRST NATIONAL BANK**  
**BUSINESS WEB BANKING AGREEMENT**

This AGREEMENT made this day of \_\_\_\_\_, 200\_\_, by and between FIRST NATIONAL BANK, herein called "Bank," and \_\_\_\_\_ herein called "Customer," provides as follows:

1. **Description of Service.** Upon the terms and conditions set forth in this Agreement, Bank shall provide certain services (the "Services") to Customer, through the Direct Banking System (the "Licensed Program") as more particularly set forth in the accompanying information pursuant to which Customer will be able to, among others, access certain of its financial data and complete certain banking transactions at Bank from Customer's personal computer, modem and compatible communications software.

2. **Equipment Provided by Customer.** The Customer will provide the necessary equipment (data terminal or touch-tone telephone) to utilize the System and will obtain and pay for any necessary telecommunications equipment and services.

3. **Service Fees and Payment.** Customer shall pay monthly fees according to the current service charge brochure attached as Exhibit "A". Bank may change the Service Fees upon thirty (30) days written notice to Customer. In addition, Customer shall pay any special transportation, installation, communication, or delivery charges incurred by Bank in connection with the Services.

4. **Grant of License.** Upon execution hereof, Bank will provide the "Direct Banking System" dial up service. In consideration of the payment of the Service Fees set forth herein, Bank grants Customer a non-exclusive license to use the Licensed Program subject to the terms and conditions set forth in this Agreement and the Limited Use License Agreement that will be delivered to Customer with the Licensed Program.

5. **Confidential Information.** Bank shall use its best efforts to hold in confidence and not disclose to other than its employees, agents and independent contractors all information relating to the Customer's account received by Bank in the course of business or rendering the Services here under, except to the extent disclosure is required by legal process or by any regulatory or supervisory agency. However, notwithstanding the foregoing, Bank shall not be liable for any disclosure by such third-party servicers, agents, independent contractors or their entities.

6. **Proprietary Information.** Customer acknowledges and agrees that all computer programs, data bases, files, documents and other records, trade names and logos relating to the Services, shall be the sole and exclusive property of Bank, its servicers, its agents or its subcontractors and that Customer shall acquire a non-exclusive license to use such materials in the manner and to the extent set forth in this Agreement.

7. **Indemnification.** Customer shall indemnify and hold Bank harmless from and against any and all losses, liabilities, costs, damages and expenses (including attorney's fees) to which Bank may be subject or which Bank may incur arising out of or in connection with any breach by Customer of this Agreement.

8. **Disclaimer of Warranty.** CUSTOMER ACKNOWLEDGES THAT THE SOFTWARE MUST INTERFACE WITH THE BANK'S COMPUTERS, AND ASSUMES THE RISK THAT BANK'S COMPUTERS MIGHT NOT BE OPERATIONAL AT ALL TIMES. BANK MAKES NO WARRANTY, EXPRESS OR IMPLIED, REGARDING THE LICENSED PROGRAM OR ITS USE AND HEREBY DISCLAIMS ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. BANK SHALL IN NO CASE BE LIABLE FOR DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL OR INCIDENTAL DAMAGES. CUSTOMER ACKNOWLEDGES THAT THE LICENSED PROGRAM MAY CONTAIN DEFECTS AND MAY NOT OPERATE ERROR-FREE OR WITHOUT INTERRUPTION. CUSTOMER AGREES THAT BANK SHALL NOT HAVE LIABILITY TO CUSTOMER HEREUNDER BASED ON NONPERFORMANCE, DEFECT AND/OR FAILURE OF THE LICENSED PROGRAM OR BANK'S OWN COMPUTER TO PERFORM PROPERLY.

9. **Responsibility for Errors.** Bank is authorized by Customer to process transactions in accordance with information Bank receives electronically from Customer. Customer shall be solely responsible for the information contained in the instructions and Bank shall have no responsibility for erroneous data provided by Customer. Bank shall not be liable for delays in processing or other nonperformance caused by such events as fires, telecommunications failures, equipment failures, nonperformance of vendors or suppliers, acts of God or other causes over which Bank has no reasonable control.

10. **Security/Authorized Representations.** Bank shall issue to Customer security code(s), which shall be confidential. Bank shall also issue security code(s) to each authorized representative designated by Customer pursuant to a Customer data sheet which may be duly executed from time to time.

Customer agrees to disclose the code(s) only to persons authorized to access the system and further agrees to establish and maintain procedures to safeguard any code(s) furnished by Bank. Bank shall permit access to the Direct Banking System by anyone giving valid security codes and shall not be liable to Customer for release of or access to Customer's account information by a person not actually authorized to receive or access such information if such person used valid security codes. Any change in Authorized Representatives must be provided to Bank in writing and shall not be effective until Bank has had a reasonable time to effect such change. Customer agrees to notify Bank immediately if it believes any code or security measure has been used by an unauthorized person. Bank may change the code(s) and security measures without prior notice if it believes that the security measures have been breached or may block access to the Direct Banking System until Bank is satisfied that security over access has been assured.

11. **Term and Termination.** This Agreement shall continue in affect until terminated by either party giving at least thirty (30) days prior written notice to the other party; provided, however, that Bank may immediately terminate the provisions of this Agreement upon failure of Customer to comply with any of its obligations hereunder. Any termination of this Agreement shall not effect the obligations of the parties arising prior to the termination.

12. **Notice.** All notices or other communication shall be in writing and shall be deemed given when delivered personally or three days after being mailed by first class postage to the following address or to such other address as such party has indicated by such notice:

<b>To Bank:</b>	<b>First National Bank</b>
<b>Attn:</b>	<b>Bookkeeping Dept</b>
	<b>P. O. Box 810/100 W. Cano</b>
	<b>Edinburg, Texas 78540-0810</b>
<b>Phone:</b>	<b>956-380-8530</b>
<b>To Customer:</b>	_____
<b>Attn:</b>	_____
<b>Customer Address:</b>	_____
	_____
<b>Phone</b>	( ) _____

13. **Miscellaneous:** This Agreement shall be governed by the laws of the State of Texas, and venue for any disputes shall be in Hidalgo County, Texas. No waiver by either party of any right or remedy, and no partial or single exercise thereof, shall be of any force and effect unless made expressly in writing. This Agreement (i) constitutes the entire agreement between the parties with respect to the subject matter hereof (it does not affect general Depository Agreements between the parties) and (ii) shall not be assigned by operation of law or otherwise; provided, however, that Bank may assign its rights and obligations hereunder to any subsidiary or affiliate of Bank.

The parties to this agreement acknowledge that they have read this agreement, understand it and agree to be bound by its terms and conditions.

**CUSTOMER**

**FIRST NATIONAL BANK**

**BY:** \_\_\_\_\_

**BY:** \_\_\_\_\_

**NAME:** \_\_\_\_\_

**NAME:** \_\_\_\_\_

**TITLE:** \_\_\_\_\_

**TITLE:** \_\_\_\_\_