



**First  
Neighborhood  
Bank**

Better people. Better service. Better bank.™

Please complete this application to register for First Touch Online Banking. After receiving your signed application, we will enroll your account(s) in our system and send you a User ID and password and instructions on how to access your account information. If you have any questions, please contact FNB at 304.927.1750 in Spencer, 304.485.7846 in Parkersburg, or by email at firsttouch@firstneighborhoodbank.com.



**Drop this form off at any FNB location, or mail to:**

ATTN: Customer Service  
First Neighborhood Bank  
P.O. Box 1049  
Spencer, WV 25276

**PLEASE SELECT ONE**

**Online Banking**  
\$0.00 (free)

**PLEASE COMPLETE THE FOLLOWING INFORMATION**

Name or Account \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Social Security Number \_\_\_\_\_ — \_\_\_\_\_ — \_\_\_\_\_ Email \_\_\_\_\_

**LIST ALL ACCOUNT NUMBERS** that you wish to access through First Touch Online Banking. The BillPay feature is available only on Checking Accounts, due to regulatory withdrawal limitations on Money Market and Savings Accounts.

| ACCOUNT TYPE  | ACCOUNT NUMBER | BillPay  | BANK USE ONLY |
|---|----------------|--|---------------|
| <b>ACCOUNT TYPE LEGEND</b><br>1 Checking<br>2 Money Market<br>3 Savings<br>4 CD / IRA<br>5 Loan |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |               |
|   |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |               |
|   |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |               |
|   |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |               |
|   |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |               |
|   |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |               |
|   |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |               |
|   |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |               |
|   |                | <input type="checkbox"/> Yes <input type="checkbox"/> No |               |

I have read and agree to the terms and conditions set forth in the First Touch Online Banking Agreement and Disclosure (see pages 2-3). I certify that I am authorized to sign on the accounts listed above. I understand that I will receive my User ID and password by U.S. mail or email, and will keep it secure to protect all my accounts.

▲ SIGNATURE \_\_\_\_\_ DATE ▲

▲ SIGNATURE \_\_\_\_\_ DATE ▲

| BANK USE ONLY |         |                 |             |              |
|---------------|---------|-----------------|-------------|--------------|
| DATE RECEIVED | USER ID | PASSWORD MAILED | APPROVED BY | PROCESSED BY |



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**P.O. Box 1049  
Spencer, West Virginia 25276  
Phone: 304.927.1750**

Business Days: Monday through Friday, excluding Federal Holidays.  
More detailed information is available on request.

**ELECTRONIC FUND TRANSFERS  
YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**First Touch Computer Transfers**  
Types of transfers and charges

You may access your account(s) by computer through the Internet by logging onto our website at [www.firstneighborhoodbank.com](http://www.firstneighborhoodbank.com) and using your user identification and your password.

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking to third parties
  
- make payments from savings to loan account(s) with us
- get information about:
  - the account balance of checking account(s)
  - the account balance of savings account(s)

**DOCUMENTATION**

**PERIODIC STATEMENTS**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

**FINANCIAL INSTITUTION’S LIABILITY**

**LIABILITY FOR FAILURE TO MAKE TRANSFERS**

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (4) There may be other exceptions stated in our agreement with you.

## CONFIDENTIALITY

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We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

## UNAUTHORIZED TRANSFERS

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### **(a) Consumer liability**

Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission.)

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and /or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

### **(b) Contact in event of unauthorized transfer**

If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

## ERROR RESOLUTION NOTICE

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In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error of the transfer you are unsure about, and explain as clearly as you can why you believe it 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 (20 business days if the transfer involved a new account) 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 if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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.