

Labette Bank
Netteller Internet Banking Application

(Please print out this form and mail or drop it by any of our locations)

You must be at least 18 years of age to apply by mail for Netteller. If you are under 18 years of age, please visit a branch location.

General Information

First Name: _____

M.I. _____

Last Name: _____

Street _____

City: _____

State: _____

Zip Code: _____

Date of Birth: _____

Social Security Number: _____

Home Phone Number: _____

E-Mail Address: _____

Work Phone Number: _____

Security Phrase: _____

Joint Account Holder (Optional)

First Name: _____

Social Security Number: _____

M.I. _____

Home Phone Number: _____

Last Name: _____

Work Phone Number: _____

Net Teller Online Application

Below, list all accounts that you are a signer on and would like to be able to access via Net Teller. Also list a descriptive name you would like to use for each account you have selected. (Examples of descriptive names are: Joe's Checking, Betty's Savings, Mortgage, etc...) No more than 20 characters can be used including blanks. Do not repeat descriptive names or use special characters (ex: &, %, *, \$, @, etc...)

Please enter only the last four digits of your account number.

Account Number	Account Description Name	E-Statements YES or NO

The Free Checking Account will automatically be set up to receive E-Statements.

In Submitting this Application, I certify the following:

The information provided is true and correct. I authorize Labette Bank to verify any information included in this application and allow me access to all the accounts listed above. The use of Netteller shall be governed by the terms and conditions of the Netteller Agreement and Disclosures and such other terms and conditions or amendments thereto, as may be established by Labette Bank and communicated to me in writing. I authorize Labette Bank to set up the transfer grouping listed above. I understand that the account numbers are set up as a related group and that I can transfer to/from all numbers in that grouping as capabilities and/or restrictions allow.

=====

This Netteller Internet Banking Agreement and Disclosure (the "Agreement") is used to inform you of appropriate uses of Internet Banking (hereafter referred as "Netteller"): to obtain information about your accounts, to transfer funds between your accounts, and other bank services available through the Internet.

Security & Protecting Your Account

Labette Bank is committed to the protection, security, and confidentiality of our customer's personal and account information. In an effort to maintain this commitment, Labette Bank continues to utilize the latest technology in the continuous development of its internet banking service.

We use the following methods to protect your account information:

- You can only access Netteller with browsers that have 132-bit encryption.
- Your account numbers are not displayed or transmitted across the Internet.
- You must have a valid ID and PIN to sign in. You are only allowed three attempts to log to Netteller with the correct ID and PIN. If you do not enter the correct ID and PIN your account will be locked after the third attempt.
- After 10 minutes of inactivity you will be automatically logged off Netteller.

You are responsible for using the following procedures to protect your account information:

- Never give out personal information such as your PIN.
- Never leave your computer unattended while logged to Netteller.
- Always exit by clicking on "Exit" after using Netteller.
- Notify Customer Service immediately if you suspect that your ID or PIN has become known to or used by unauthorized persons.

E-Mail and Virus Protection

Labette Bank encourages you not to send any confidential information including social security numbers, IDs, and PINs via e-mail. You need only to send your name and if desired, a phone number where customer service may reach you. Customer Service will answer all e-mails by e-mail unless they have questions or need further information from you. Unless you have instructed us otherwise, you agree that Labette Bank may send you electronic messages about other products or services we offer. Labette Bank is not responsible for any electronic virus that you may contract while using any of our Internet Products. We suggest you routinely scan your computer using a virus protection product to detect and remove viruses found.

Service Availability

Netteller is available 365 days a year. It is necessary to perform maintenance. This maintenance is limited to the early morning hours (i.e. Midnight - 5:00 a.m.) on Saturday or Sunday when possible. There are times Internet Banking may be down for extended periods of time or times other than Saturday and Sunday for more extensive maintenance, system upgrades, or to resolve equipment problems. During these periods, customers are notified of the maintenance on Labette Bank's web site and when attempting to log into Netteller.

Funds Transfer Service

You will be able to transfer funds between your Labette Bank accounts only. If you do not want to have the ability to transfer funds between your accounts using Netteller, or if you want to restrict the accounts from which you can transfer funds using your ID and PIN, call Customer Service, and we will make the necessary adjustments to this service for you. As an Internet Banking customer, you can make immediate transfers between specified deposit accounts through Netteller. You are responsible for all transfers you or your authorized representative make using Netteller. All such transfers are effective when you complete the transaction online. Funds must be available in the account from which you wish to transfer funds on the date you enter the transaction.

Electronic Statement Delivery (eStatement)

***BY ENROLLING YOU AGREE TO RECEIVE YOUR STATEMENTS ELECTRONICALLY (via email).**

***UPON ENROLLING, YOU WILL NO LONGER RECEIVE STATEMENTS IN THE MAIL FOR THE ACCOUNT(S) YOU HAVE SELECTED.**

By enrolling, you choose to receive the following information electronically: periodic statements; annual percentage yields; fees and other terms of our deposit account; and change-in-terms notices. If you currently receive images of your checks with your statement, they will be included with your eStatement. To receive your statements electronically, you will need access to a computer that satisfies the minimum browser requirements for online banking. To determine if your computer satisfies those requirements, select the "Test Browser" option, which is located in the Labette Bank Netteller login section of our home page. You will also need Adobe Acrobat Reader™ version 6.0 or higher in order to view your electronic statements. Additionally, you will need access to a printer or the ability to download and archive the document to your computer in order to keep copies for your records. When your statement is available, you will receive an email to that effect at the email address we have on file at that time. Included in the email will be a PDF file which will include your statement. **YOU MUST FIRST AUTHENTICATE WITH US TO BE ABLE TO OPEN THE DOCUMENT (Login). YOU WILL HAVE SIXTY (60) DAYS FROM THE TIME OF THE EMAIL TO VIEW, PRINT OR ARCHIVE YOUR STATEMENT. YOU HAVE THE RIGHT TO INSIST UPON PAPER OR OTHER NON-ELECTRONIC RECORD. YOUR CONSENT FOR eSTATEMENTS MAY BE WITHDRAWN AT ANY TIME BY SUBMITTING A REQUEST IN WRITING TO LABETTE BANK. HOWEVER, IF THE ACCOUNT YOU HAVE REQUIRES eSTATEMENTS THEN YOU WILL HAVE TO CHANGE TO A DIFFERENT ACCOUNT TYPE AND POSSIBLY INCUR A SERVICE CHARGE.** We also make statements and images available through our Labette Bank online Netteller Service. You are able to retrieve text pages of your statement for a maximum of twelve (12) months by selecting the "Statement" option next to the account on the "Account Information" page of the Netteller Service. After the above periods of time, the information will be available upon request by contacting us at 620-421-2265. Research fees may apply.

Labette Bank's Ability to Terminate your Netteller

You are responsible for complying with the terms of this agreement. Labette Bank reserves the right to terminate your Netteller privileges if you do not comply with this agreement. Your Netteller privileges may be revoked if we believe that unauthorized use of your ID, PIN or account may be occurring.

Amendments

We can amend this Agreement upon notice to you, which you agree may be sent by e-mail or by an announcement conspicuously displayed directly within the site. Any notice will be effective not later than ten (10) days after we send or post the notice (unless a law or regulation requires a longer notice period), whether or not you have retrieved or viewed the notice by that time. We may, from time to time, introduce new services that are part of Netteller. We will update this Agreement to notify you of these new services. By using Internet Banking after those new services become available, you agree to be bound by the terms contained in the revised agreement.

Your Agreement To These Terms And Conditions

Your registration for Netteller with Labette Bank confirms that you acknowledge you have received, reviewed, and understand the terms of this Agreement, and that you are bound by all the terms and conditions of this Agreement. IN WITNESS WHEREOF, the parties have caused this Agreement to be executed by their duly authorized representatives.

LABETTE BANK

Netteller customer

Name: _____

Signature: _____

Date: _____

Return signed form to any LB location or mail to Netteller, P.O. Box 497, Altamont, KS 67330-0497