



On-Line Banking Agreement and Application for Commercial Accounts

You must be an existing Business Account holder of the Belt Valley Bank, hereinafter referred to as “Bank”, in order to apply for the On-Line Banking Services. To apply for the Banks On-Line Banking service, complete, sign and mail this application to the following address or drop by our office. Once your application is reviewed and approved, you will be mailed your On-Line Banking ID and PIN to the address that you indicate in the account holder information section below.

**Belt Valley Bank
C/O On-Line Banking
PO BOX 196
Belt, MT 59412**

If you would like to speak with us about your application, please call (406) 277-3314 or toll-free at 1-888-665-9246. A customer support representative will be available to you from Monday - Friday 8:00 am to 4:00 p.m. MST. You may email us at bvb@beltvalleybank.com.

Customer or Business Name	
SSN or Tax ID #	
Mailing Address	
City, State, Zip	
Home Phone	
Work Phone	
Work Fax	
E-mail Address	

***Business accounts applying for On-Line Banking will need to complete an Entity Resolution Form in addition to this form.

Funds Access & Transfer Information On the following page, please identify the accounts you desire to access through On-Line Banking. Please supply the account type, account number and whether or not you wish to make transfers. If nothing is marked, the transferring of funds service will not be available. Federal Regulations allow only six (6) transfers or withdrawals per calendar month from Savings or Money Market accounts.

Type of Account			Account Number	Allow Funds Transfers	
Checking	Savings	Loan		Yes	No

On-Line Banking Service Agreement

This On-Line Banking Agreement, (“the Agreement) sets forth the terms and conditions governing your use of any On-Line Banking Services offered by the Bank. All existing and future On-Line Banking Services offered by the Bank are referred to as “On-Line Banking Services” in this Agreement. By using any of the On-Line Banking Services, you agree to abide by the terms and conditions of this Agreement as well as your Deposit Account Terms and Conditions on file with the bank, which may be accessed by calling our Belt Valley Bank office.

Anyone with access to your accounts is bound by this Agreement.

All On-Line Banking Services offered by the Bank are governed by this agreement, as well as applicable Federal Regulatory disclosures and the Deposit Account Terms and Conditions of the Bank. All fee schedules published by the Bank from time to time will apply to the On-Line Banking Services. You are responsible for the payment of any fees on any account, for any service, and agree to pay all such fees upon request. You also agree to pay all telephone service charges or fees incurred by accessing On-Line Banking Services. On-Line Banking Services require you to have Internet access established.

You agree to the following terms and conditions:

- 1) Your use of the On-Line Banking Services will confirm you have read, understand and accept the terms and conditions of this Agreement and applicable disclosures, which the Bank may amend from time to time. Your initial use of any On-Line Banking Service in

connection with your account(s) at the Bank constitutes your acceptance and agreement to be bound by all of the terms and conditions of this Agreement and of the Deposit Account Terms and Conditions.

2) A Password or PIN can be used to expend funds from your account and this code must be safeguarded. You authorize the Bank and its agents to follow any instructions transmitted by use of this code, and you agree to be bound thereby. If accessing an account, You certify you are authorized to use the PIN or Password. The Bank may act upon instructions received through any On-Line Banking Service accessed by your PIN or Password without inquiring into the identity of the person using it. You will not, under any circumstances, disclose your PIN or Password to any unauthorized person. No employee of the Bank needs or should ever ask for your PIN or Password.

You are liable for all transactions made or authorized using your PIN or Password and the Bank has no responsibility for establishing the identity of any person or determining the validity of any transaction received using your PIN or Password. The Bank may assume all transactions authorized by your PIN or Password are legitimate. You hereby indemnify and release the Bank from any and all liability and agree not to make any claim against the Bank or bring any action against the Bank for honoring or allowing any actions or transactions performed by the use of your PIN or Password.

3) You will notify the Bank at once if you believe another person has improperly obtained your PIN or Password or has carried out unauthorized transactions. You may ask the Bank to disable your PIN or Password and issue a new one to you.

4) Belt Valley Bank recommends you maintain up-to-date virus protection software on your computer, never open e-mail attachments from an unknown source and never provide personal account information via e-mail. For additional security measures, we will require that you change your PIN or Password every 90 days for access to the On-Line Banking Service.

5) Each person on a multiple party account will be liable for all transactions made on that account. Each person on a multiple party account authorizes all transactions made by any other signer(s) on the account(s). Each owner(s) on a multiple party account(s) agrees to be liable for the actions of the other owner(s) on the account.

The limitations of liability set forth in this Agreement are subject to, and limited by any state or federal law.

6) The Bank has the right to modify or terminate this Agreement or the Deposit Account Terms and Conditions at any time. The Bank will provide you with a written notice of any changes made to the account terms and conditions or to this agreement at least 30 days prior to the changes. If this Agreement is terminated, the Bank may not allow any additional transactions on the account, nor will additional On-Line Banking Services be permitted.

7) The Bank will not provide any receipt or documentation of transactions conducted through the on-line banking service other than regular account statements.

8) You must also complete and execute the attached corporate resolution, which designates all authorized users on the Internet Banking site.

By signing this agreement, you acknowledge you have read, understand and accept the terms and conditions of this agreement and disclosures as stated above.

All authorized account owners must sign this agreement. This agreement is executed this _____ day of _____, 20_____.

_____	_____
Account Owner Signature	Printed Name

_____	_____
Account Owner Signature	Printed Name

_____	_____
Account Owner Signature	Printed Name

_____	_____
Account Owner Signature	Printed Name

ENTITY RESOLUTION AUTHORIZING ON-LINE BANKING SERVICES

Name of Entity

TO: Belt Valley Bank
PO Box 196
Belt, MT 59412

Address

This Resolution and Authorization is executed and delivered to Belt Valley Bank, PO Box 196 Belt, MT 59412, on the date set forth below by the named entity, in order to authorize the individuals identified to execute and deliver on behalf of the entity both this Resolution and any other agreements or documents which the Bank may require with respect to this On-Line Banking Agreement and Application

At a meeting duly called for the purposes set forth herein, after proper notice, it was RESOLVED that each of the undersigned as either officer, owner, principal, or other authorized individual may take all action required on behalf of the entity for execution and delivery of this Resolution, the On-Line Banking Agreement and Application, and any other agreements or documents which Bank may require from time to time with respect to On-Line Banking Services to be provided to the entity.

It is further RESOLVED that after consideration of the terms and conditions provided by Bank for On-Line Banking Services, and the Disclosures and other documents provided, the entity has determined to authorize the following individuals to act on its behalf:

Authorized Signers:	Title:
_____	_____
_____	_____
_____	_____
_____	_____

Each of the undersigned, for themselves and on behalf of the entity, acknowledge they have received a copy of the On-Line Banking Agreement and Application, Disclosures, and the existing Deposit Account Agreement with Belt Valley Bank, and agrees to the matters set forth therein and all set-up forms and related documents provided by the Bank. We acknowledge that upon execution and delivery of this Resolution and Agreement, the named individuals may from time to time request the Bank to provide any of the services described in the various documents, and each of the individuals identified above is authorized by this Resolution to act on behalf of the entity for the provision of services by the Bank. This Resolution will remain in full force and

may be relied upon by the Bank until the entity provides written notification to the Bank of any change.

The undersigned warrants the entity has taken all necessary actions required by its organizational documents to authorize the individuals named above to execute and deliver on behalf of the entity this Resolution and Authorization, the On-Line Banking Agreement and Application, and any other forms or documents which the Bank may require from time to time.

- **Corporation** - this is a Corporate Resolution. It must be adopted according to the terms of the corporation's bylaws. Execution and delivery to Bank constitutes the warranty of the named person(s) that all corporate action has been appropriately undertaken.
- **Partnership, Limited Liability Company, Limited Liability Partnership.** All members must execute this Resolution on behalf of the entity, unless satisfactory documentation to the contrary is provided to Bank.
- **Governmental Entity** – The appropriately authorized Treasurer or other documented official must execute this form.

Dated: _____

By: _____
Name of Entity

By: _____
Printed Name

By: _____
Signature

By: _____
Title

By: _____
Signature

By: _____
Title

By: _____
Signature

By: _____
Title



Member FDIC