

Personal Banking E-Banking Services

*Make banking
easier by adding
these convenient
E-Banking Services
to your checking and
savings accounts.*

Debit Cards*

Access your checking or savings account(s) with the convenience of one card.

- ATM Transactions: Withdraw cash, check balances, transfers between accounts, and make deposits (at ATMs that accept deposits). Farmers Bank is a member of the Privileged Status ATM network, providing a broad base of surcharge-free ATM locations.
- Merchant Transactions: Make purchases and get cash with PIN based transactions.

Get started: Complete the application on the back.

Online Banking

Bank anytime, anywhere online.

- Check balances and recent transactions.
- Transfer money between your Farmers Bank accounts.
- Make loan payments.
- Receive alerts by email or at login regarding account information

Get started: Complete the application on the back OR apply online at farmerstrust.com by clicking on "Enroll" in the lower left corner of the home page. Once we process your application, we will provide an ID and password to get started.

Online Bill Payment

Save time and money by paying bills or making payments electronically.

- Schedule one-time payments (now or at a future date) or recurring payments to companies or friends and family.
- Make automated fixed payments (like a mortgage payment) OR variable payments (like a utility bill).
- Check the status of a payment at any time.

Get started: Enroll in Online Banking (see above) and complete the application on the back or enroll online.

* Subject to credit approval.

E-Statements

Receive your checking and savings account statements electronically.

- Instant access via email; no postal mail delays.
- Same information as your paper statement.
- Delivered as an attachment to a secure email, protected by your ID and password.

Get started: Log in, click the E-Statements link, and follow the step-by-step instructions to sign up for E-Statements OR contact Farmers Bank for assistance.

Mobile App and Deposit

Use Online Banking and Online Bill Payment from your Apple or Android device.

- Check account balances and view recent transactions.
- Transfer funds between Farmers Bank accounts.
- Pay bills and people electronically.
- View E-Statements.
- Locate ATMs.

Get started: Once you're enrolled in Online Banking, go to your App Store or Google Play, type Farmers Bank Spencer, IA in the search box, and then install.

Touch Tone Banking

Access your account information at any time, using a touch tone telephone.

- Check balances.
- Find out which checks have cleared or what ATM transaction has posted.
- Transfer funds or make a loan payment.

Get started: Have your account number and Social Security Number ready and call: (712) 262-7100 or (888) 773-6232 (toll free), then follow the automated voice prompts.

E-Banking Services Application

Online Banking | Online Bill Payment | E-Statements

Primary Account Holder:

Secondary Account Holder (if joint account):

First Name Middle Name Last Name

First Name Middle Name Last Name

Address

Address

City State Zip

City State Zip

Primary Phone Secondary Phone

Primary Phone Secondary Phone

Social Security Number Date of Birth

Social Security Number Date of Birth

Email Address

Email Address

Signature Date

Signature Date

Please check and complete the following for each of the E-Banking Services you plan to use:

Online Banking

Accounts you want to access through Online Banking, listed by account number OR by Social Security Number (all accounts under that Social Security Number would be included).

Online Bill Payment

Accounts set up in Online Banking are automatically eligible for Online Bill Payment once you enroll.

E-Statements

Accounts set up in Online Banking are automatically eligible for E-Statements once you enroll.

I authorize and direct Farmers Trust and Savings Bank to set up my accounts for funds transfer on Farmers Trust and Savings Bank's Online Banking and Bill Payment services. By signing this application and using Farmers Bank Net Teller Online Banking, Online Bill Payment and/or E-Statements, I agree to the terms and conditions of Online Banking, Bill Payment & E-Statement disclosures as found online at farmerstrust.com.

E-Banking Services Application

Debit Card

Primary Account Holder:

First Name Middle Name Last Name

Address

City State Zip

Primary Phone Secondary Phone

Social Security Number Date of Birth

Email Address

Signature Date

Secondary Account Holder (if joint account):

First Name Middle Name Last Name

Address

City State Zip

Primary Phone Secondary Phone

Social Security Number Date of Birth

Email Address

Signature Date

Please check and complete the following for each of the E-Banking Services you plan to use:

Debit Card

Checking account number to link to my card:

Savings account number to link to my card:
(must have checking account in order to be eligible for a debit card)

By signing this application, I agree to the following: I understand that there is **no monthly fee** for my ATM card. If my ATM card is damaged, lost, or stolen, I will be required to pay a replacement fee of \$10 per card. I agree to be bound by the terms and conditions of the ATM card and the electronic funds transfer disclosure, copies of which will be mailed to me if a card is granted. Receipt of terms, conditions, disclosure, and acceptance of such terms will be conclusively presumed by use of the card. By signing above, I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you.

Note: If this is joint application, both account owners must sign the application and shall be joint and severally liable for any and all ATM transactions.