

FOR INSTITUTION USE ONLY

Date Taken: _____
 CIF #: _____ Disclosures/Info
 Taken by: _____ Resp Code: _____
 Initial PIN #: _____
 Completed by: _____
 Date: _____

Check applicable offers:

- Kasasa Accounts
- Visa Check Card
- Internet Banking w/ Bill Pay
- Harland Clarke Check Order
- Savings, CD or Other Interest-bearing Products Rate Sheet
- Automatic Account Transfers or Payments Overdraft Transfers
- Loan Officer Call
- Business Account Services: Night Deposit Bag, Wire Transfers, ACH Origination
- Other _____

Customer Service Representative: _____

Date: _____

CATS
Customer Activated Telebank System
 ACTIVATION REQUEST AND
 CATS SECURITY PIN APPLICATION

I (the Account Holder(s)) am requesting the use of Murphy-Wall State Bank and Trust Company's telephone banking system and am applying for a CATS Security PIN (Personal Identification Number) to be used in conjunction with the accounts I hold in this financial institution. Usage of the CATS PIN and functions of the telephone banking system will be subject to the terms and conditions contained in the Deposit Account Agreement and Disclosure and Regulation E Disclosure that have been provided to me.

I hereby authorize you to transmit any FAX that I request from CATS. I hereby authorize you to make any transfer(s) between my accounts that I initiate on CATS. I further acknowledge that you have no responsibility to contact me when the transfer has been made. I understand that it is my responsibility to have sufficient funds available in my account on the transfer date(s) in order for you to make the automatic payment(s). I acknowledge that if sufficient funds are not available in my account to cover the amount of the transfer(s), the automatic payment(s) may not be made. I further acknowledge that the Financial Institution will not be liable for any charges, including but not limited to, any charges related to items returned because of insufficient funds, or for any late charges or additional interest if this authorization is for automatic loan payment(s).

I understand that access to information is based on my ownership in the account. I further understand that any fees that are charged in conjunction with services requested from CATS will be charged to the primary account listed below. Fees and Charges are disclosed in the Regulation E Disclosure.

I agree not to use the CATS PIN in any illegal activity.

Account Holder Name _____

Social Security # _____

Date of Birth _____

Mailing Address _____

City _____ State _____

Zip Code _____ e-mail address _____

Phone (home) _____ (work) _____

Primary Account (see above) _____

Account holders Signature _____

Date _____

Notice For Joint Accounts: Joint Account holders will need to complete this form for each Account holder that wishes to apply for the CATS activation and security PIN. Please request additional applications by calling (618) 357-5373 or (618) 687-2665 or by visiting us at Murphy-Wall State Bank, 105 E Water Street, Pinckneyville, IL 62274 or 105 N Williams Street, Murphysboro, IL 62966.

Murphy-Wall State Bank and Trust Company
 Member FDIC



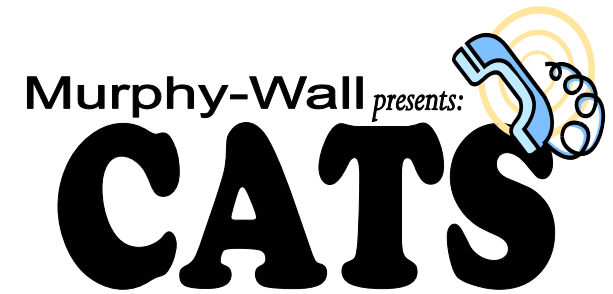
**Do you want to get paid
 MASSIVE INTEREST
 on a FREE Checking
 account?**

**Ask us how!
 Don't just bank!
 KASASA!**

Products and Services may have applicable fees and charges.
 Certain restrictions may apply.
 Please ask for your copy of our current Account Brochure!

We're on the Web at <http://www.murphywall.com>
 Customer Service E-mail: ebanker@murphywall.com

**MURPHY-WALL STATE BANK
 AND TRUST COMPANY**



**Customer Activated
 TeleBank System**

Murphy Wall's 24-hour customer service is available seven days a week, 365 days a year. One call gives customers access to checking, savings, certificate of deposit, IRA, and loan account information! CATS customers have the power to transfer funds and an array of other features that make banking on your own hours that much easier.

Local or Toll Free Access to Your Accounts!
 (618) 357-5313 or (618) 687-5313
 Toll Free (877) 358-6554

System Operation Brochure

**Murphy-Wall State Bank
 and Trust Company**

Member FDIC

105 E Water Street • PO Box 128
 Pinckneyville, Illinois 62274-0128
 618-357-5373
 618-357-3757 (fax)

105 N Williams Street • PO Box 129
 Murphysboro, Illinois 62966-0129
 618-687-2265 (BANK)
 618-687-4329 (fax)

www.murphywall.com

Don't Just Bank! KASASA!

(618) 357-5313 or (618) 687-5313

Toll Free (877) 358-6554

To begin using the CATS system, complete the attached Telephone Banking Services request form and return to one of our Customer Service Representatives. Then, simply call the CATS line and have your account number and PIN available.

From a touch tone phone your Options include:

- * **Replay**
- ** **Return to previous menu**
- # **End Call**
- 0 **Reach an Operator**

1. Account Information

1. Checking Account

-) 1.1. Current Balance and Available Balance
-) CATS will provide an account holder with information concerning the current available balance.
 -) 1.1.1 Last 6 Checks Paid
 -) 1.1.2 Specific Check
 -) 1.1.3 View last Electronic Withdrawals
 -) 1.1.4 Inquire on Direct Deposit
 -) 1.1.4.1 Last Direct Deposit
 -) 1.1.4.2 Pending Deposits
 -) 1.1.5 List last 6 Deposits
 -) 1.1.6 Interest Earned
 -) CATS can provide an account holder with information concerning their most recent checks, deposits, and other types of transactions. Customers have the option of faxing a statement of their transactions.
 -) 1.1.7 Fax a statement (\$2.00 fee imposed on each fax - enter fax number with area code)
 -) 1.1.8 Memo posted debits
 -) 1.1.9 Return to Main Menu
 -) 1.1.0 Information to have a Customer Service Representative contact you.

Thank you for using


(618) 357-5313 or (618) 687-5313
Toll Free (877) 358-6554

2. Savings Account

-) 1.2. Current Balance and Available Balance
-) CATS will provide an account holder with information concerning the current available balance.
 -) 1.2.1 Last 6 Deposits
 -) 1.2.2 Inquire on Direct Deposit
 -) 1.2.3 List Last 6 ATM transactions
 -) 1.2.4 List Last 6 withdrawals
 -) 1.2.5 List Interest Paid
 -) 1.2.9 Return to Main Menu
 -) 1.2.0 Information to have a Customer Service Representative contact you.

3. Certificate of Deposit Account

NEW—Your CD number and Account number are identical. Please enter twice.

-) 1.3. Current Balance and Available Balance
-) CATS will provide an account holder with information concerning the current available balance.
 -) Last interest earned
 -) Previous years interest earned
 -) Maturity date
 -) 1.3.1 Repeat menu
 -) 1.3.2 Inquire about another CD
 -) 1.3.9 Return to Main Menu

4. Loan Accounts

NEW—for loans originated before November 6, 2009, enter the loan number on your documents as your customer number. The account number normally defaults to a value of 10 (ten). Please feel free to call us if you have questions regarding your loan account.

-) 1.4. Current Balance and Available Balance.
-) CATS will provide an account holder with information concerning the current available balance.
 -) 1.4.1 Mortgage & RE loans
 -) 1.4.2 Business & Commercial Loans
 -) 1.4.3 Revolving Credit Loans
 -) 1.4.4 Installment Loans
 -) 1.4.9 Return to Main Menu
 -) 1.4.0 Information to have a Customer Service Representative contact you.

-) **9. Return to Main Menu**
-) **0. Information for CSR**

2. Activate Cards

To activate any of your VISA Check Cards select this menu. Have your card ready with the 16 digit number on front.

The activation call must be made from a phone number that we have on file for the card holder. Please call us at 618-357-5373 to speak with a customer service representative if errors occur.

4. Change a PIN

If you would like to change your PIN for security purposes please do so in this menu. You will need at least one of your account numbers.

5. Report Lost or Stolen Cards

Call the CATS line to report your lost or stolen bank card. After normal business hours, for Visa Check Cards only, you may call the Visa Check Card Hotline directly at 800-554-8969.

-) 5.2 Debit Cards
-) 5.9 Return to Main Menu
-) 5.0 Information to have a Customer Service Representative contact you.

6. Transfer Between Accounts

-) 6.1 From Checking
-) 6.2 From Savings
-) 6.3 To Loan (Payment)
-) 6.9 Return to Main Menu
-) 6.0 Information to have a Customer Service Representative contact you.

7. General Information

0. Operator

At any time when listening to menu information, you may select "0" to transfer your call to a Customer Service Representative at Murphy-Wall. During normal business hours, one of our staff will be available to take your call. Please leave a message if you are transferred after business hours, we will get back to you as soon as possible.

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Account Holder Name _____

Social Security # _____

Date of Birth _____

Mailing Address _____

City _____ State _____

Zip Code _____ e-mail address _____

Phone (home) _____ (work) _____

Primary Account (see above) _____

Account holders Signature _____

Date _____

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