



105 E Water Street • PO Box 128 Pinckneyville, IL 62274-0128
618-357-5373 TEL 618-357-3757 FAX
105 N Williams Street • PO Box 129 Murphysboro, IL 62966-0129
618-687-2265 (BANK) TEL 618-687-4329 FAX
Member FDIC

log on: www.murphywall.com

To provide you with online banking we need your signature.
Please print this form along with the Application available below,
complete the requested information and after you have signed and dated it,
please bring in to the bank or mail to:

Murphy-Wall State Bank and Trust Company
Attention: Online Banking
P O Box 128
Pinckneyville, IL 62274-0128

Electronic Banking Services Agreement

INTRODUCTION. This Electronic Banking Services Agreement (this "Agreement") contains the terms that govern your use of the Murphy-Wall State Bank and Trust Company Electronic Banking services (Service). In this Agreement, we use the word "Service" to refer to our Internet Banking, Bill Pay, and Telephone Banking services. You may use this Service to access your Eligible Accounts (defined in this Agreement below) through the Internet or Telephone.

In this Agreement, the words:

- "we", "our," and "us" are used to refer to Murphy-Wall State Bank and Trust Company;
- "you" or "your" is used to refer to the owner of an Eligible Account or an authorized representative;
- "CATS" or "Customer Activated Telebank System" refers to our Telephone Banking service;
- "consumer" is used to refer to a natural person who owns an Eligible Account with respect to which an Electronic Banking Service is required primarily for personal, family, or household purposes;
- "Business" is used to refer to anyone other than a consumer who owns an Eligible Account with respect to which an Electronic Banking Service is required; and
- "authorized representative" is used to refer to a person with authority of any kind with respect to an Eligible Account or an Electronic Banking Transaction.

ELIGIBLE ACCOUNTS. Each Murphy-Wall State Bank and Trust Company product you have with us is called an "Eligible Account". Eligible Accounts include deposit and loan accounts. Not all Eligible Accounts access all features of our Electronic Banking Services.

Your Eligible Accounts will continue to be subject to the agreements otherwise governing them, except where it is noted in this Agreement. Joint Account Owners have the right to any information or to make any request associated with their account. **Please refer to your Deposit Account Agreement and Disclosure for more information.** Additionally, each Service will be subject to the following:

- The terms or instructions appearing on a screen or telephonic device when using a Service;
- Murphy-Wall's rules, procedures, and policies applicable to each Eligible Account and Service;
- The rules and regulations of any funds transfer system used in conjunction with a Service; and
- Applicable state and federal laws and regulations.

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ACCESS TO ELIGIBLE ACCOUNTS. You authorize Murphy-Wall State Bank and Trust Company to provide access to some or all Eligible Accounts through the Service. For each Eligible Account to which access is provided, you request removal of such access by sending a letter to Murphy-Wall State Bank and Trust Company, Attention: Electronic Banking Services, P O Box 128, Pinckneyville, IL 62274-0128. Depending on the type of Service you have requested, you may access an Eligible Account at the Murphy-Wall website at <http://www.murphywall.com> (called the "Website") or by calling our local or toll-free telephone service to obtain balances, transactions history and other information. To access an Eligible Account or use a Service, you must have an ACCESS ID and PASSWORD or SECURITY PIN and the required hardware and software.

Equipment. The Customer is solely responsible for their own equipment to access the service including, but not limited to, the PC, Internet access and appropriate browser software. The Bank is not responsible for errors, delays, or inability to access the Service caused by the Customer's equipment. The Bank is not responsible for the cost of upgrading equipment to stay current with the Service nor is the Bank responsible, under any circumstances, for any damage to the Customer's equipment or the data resident thereon.

Business Days / Hours of Operation. Subject to the terms of this Agreement, you will generally be able to access your Eligible Accounts through the Service seven days a week, 24 hours a day. A transfer completed through a Service before the transfer cutoff time on a business day will be posted to your Eligible Account the same day. The Service is available 24 hours a day, seven days a week, For the purpose of this Agreement the Bank's business hours are 9:00 a.m. to 4:00 p.m. (Central Standard Time), Monday through Friday. Saturday, Sunday, and legal holidays are not considered Business Days in this Agreement.

At certain times, a Service may not be available due to system maintenance or circumstances beyond our control. During these times, you may use one of our Murphy's-Wallet automated teller machines ("ATM's) or a Murphy-Wall State Bank and Trust Company business location at the addresses listed in CONTACT INFORMATION section of this agreement to obtain information about your Eligible Accounts.

ELECTRONIC MAIL (E-mail). We may not immediately receive any E-mail sent by the Customer. We have a reasonable opportunity to take action or respond to E-mail requests. Customers CANNOT use E-mail to report unauthorized transactions or unauthorized use of your ACCESS ID, PASSWORD, or SECURITY PIN. Customer MUST notify us at the phone numbers or addresses listed in this agreement. You cannot use E-mail to initiate transactions on your Eligible Accounts. For transactions, please use the appropriate functions within the Service or request such transaction by calling the phone numbers or addresses listed in the CONTACT INFORMATION section of this agreement. Customers should not send information regarding their account in any e-mails.

TELEPHONE BANKING SERVICE. You may use a telephonic connection to access the Service to obtain such products and services as are then available through the Service as then disclosed on our Website and/or product disclosures. With respect to your Eligible Accounts, this includes obtaining balance information, transaction history and other information. In some instances, balances and transaction history may only reflect activity conducted through the close of the previous business day.

By using the System, you authorize us to transmit any FAX that you request from the Customer Activated Telebank System (CATS). You hereby authorize us to make any transfer(s) between your accounts that you initiate on CATS. You authorize us to charge your PRIMARY account for any fees associated with your FAX and/or transfer requests. You further acknowledge that we have no responsibility to contact you when the transfer has been made. You understand that it is your responsibility to have sufficient funds available in your account on the transfer date(s) in order for us to make the automatic payment(s). You acknowledge that if sufficient funds are not available in your account to cover the amount of the transfer(s), the automatic payment(s) may not be made. You 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).

INTERNET BANKING SERVICE. You may use a Personal Computer ("PC") through an Internet connection to access the Service to obtain such products and services as are then available through the Service as then disclosed at the Website. With respect to your Eligible Accounts, this includes obtaining balance information, transaction history, check images, and other information. In some instances, balances and transaction history may only reflect activity conducted through the close of the previous business day.

Murphy-Wall State Bank and Trust Company may, from time to time, introduce new Electronic Services. When this happens we will update our Website to include them. By using the Service, you agree to be bound by the terms contained in this Agreement at that time.

Exiting the Internet Banking Service. When you are finished using the Service the "Logoff" button must be used to log out of the Service. If the Customer does not select the "Logoff" button or the System does not detect Customer activity for a period of time, the Customer will be automatically logged off the Service.

BILL PAY SERVICE. The Murphy-Wall State Bank and Trust Company Bill Pay Service allows you to schedule bill payments through our Internet Banking Service. Depending on the account product that you have with us, you may be charged a fee for the Bill Pay Service. Please refer to your **Deposit Account Agreement & Disclosure, Truth-In-Savings Disclosure and Electronic Funds Transfer Agreement & Disclosure.**

You can arrange, at your option, for the payment of your current, future and recurring bills from a checking account eligible for FDIC insurance (called the "Bill Pay Account"). Eligible Accounts that require two or more signatures or authorizations to withdraw or transfer funds may not be used as a Bill Pay Account.

There is no limit to the number of payments that may be authorized. You may pay anyone in the U.S. approved by Murphy-Wall State Bank and Trust Company for payment through the Bill Pay Service. However, we are unable to process any payments to federal, state, local tax agencies

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or court ordered payments. By furnishing us with the names of your payees and their addresses, you authorize us to follow the payment instructions to these payees that you provide us via the Service. Bill Pay is intended only for your use as a subscriber for such Service.

Any attempt to use Bill Pay to process payments for third parties is prohibited and grounds for termination of your Bill Pay Service.

Murphy-Wall State Bank and Trust Company may use nonaffiliated third parties acting on our behalf to process Bill Pay payments. Bill Pay third party processors are required to adhere to Murphy-Wall State Bank and Trust Company's strict standards of security and privacy protection.

The date the payment begins processing is called the "Payment Date". When we receive a payment instruction (for the current or a future date), we will send funds to the payee on your behalf from your Bill Pay funding account on the business day following the Payment Date.

We will not be obligated to make a payment unless your Bill Pay Account and/or linked overdraft protection plan has sufficient funds or credit availability to pay the bill on the Payment Date.

NO DUTY TO MONITOR PAYMENTS. We do not have any duty to monitor the payments that are made through the Bill Pay Service. If you are a business and an authorized representative of your account uses your Bill Pay Account to pay bills which are not yours, you assume the entire risk of loss and indemnify and hold us, our directors, officers, employees and agents harmless from all loss, liability, claims, demands, judgments and expenses arising out of or in any way connected with such use.

STOP OR CHANGE INSTRUCTIONS. You have the right to stop or change any scheduled bill payment. However, you must cancel a payment by no later than 4:00 p.m. (Central Time) on the Payment Date, by using the Bill Pay Service or by calling Murphy-Wall State Bank and Trust Company at the phone numbers listed in the CONTACT INFORMATION section of this agreement by no later than 2:30 p.m. (Central Time) on the Payment Date. Stop payments are not guaranteed. Payees may present payment to their bank before the stop payment has been properly processed. Payments that are in process cannot be canceled or stopped. If Murphy-Wall State Bank and Trust Company is successful in processing a stop payment request, please allow up to seven business days for the funds to be credited to your account.

SCHEDULING PAYMENTS. Payments made through the Bill Pay Service require sufficient time for your payee to receive your payment and credit your account properly. To avoid incurring a finance or other charge, you must schedule a payment sufficiently in advance of the payment due date. There will be a delay between the Payment Date (the date your payment begins processing) and the date the payee receives the payment.

BANK ERRORS. If Murphy-Wall State Bank and Trust Company does not properly complete a bill payment on time or in the correct amount, we will pay any late fees or finance charges which you reasonably incurred as a result as long as your account was in good standing with the payee prior to this incident. We will also be liable to you if we fail to stop a payment pursuant to your order to do so, so long as your order describes the payment with reasonable certainty and is received at a time and in a manner that affords us a reasonable opportunity to act on it before the payment is sent. Except as stated in this Agreement, any stop payment provisions of the agreement otherwise governing your Eligible Account that is applicable to checks will also apply to the Bill Pay Service. We will not be responsible for any charges imposed or any other action taken by a payee resulting from a payment that you have not scheduled properly, including any applicable finance charges and late fees. In addition, we will not be liable if any third party through whom any bill payment is to be made fails to properly transmit the payment to the intended payee. We will also not be liable if there are insufficient available funds or credit availability in your Bill Pay Account and/or overdraft protection plan; if a legal order directs us to prohibit withdrawals from the Bill Pay Account; if the Bill Pay Account is closed or frozen; or if any part of the electronic funds transfer system is not working properly. We will not be liable for indirect, special or consequential damages arising out of the use of the Bill Pay Service.

ACCOUNTS ACCESSIBLE BY MORE THAN ONE PERSON. Joint account holders may use the same account as their funding account for their individual Bill Pay Service. As such, each account holder has the same right of access to account activity such as notifying Murphy-Wall State Bank and Trust Company of suspected loss or fraud or canceling the Bill Pay Service, etc. Each such owner or authorized representative may individually enroll in the Bill Pay Service (each such person is referred to as an "enrolled person"). Each enrolled person needs a unique ACCESS ID and PASSWORD. Each such person will have his/her own payee list payment history.

AUTHORIZED REPRESENTATIVE FOR BUSINESS ACCOUNTS. If you are a business, any authorized representative of your business is authorized on such terms, conditions, and agreements as we may from time to time require to:

- Enter into this Agreement, as amended from time to time;
- Access each Eligible Account of yours in any manner and for any purpose available through the Service, whether now available or available at some time in the future; and
- Use any Electronic Banking Service in any manner and for any purpose available through the Service, whether now available or available at some time in the future.

ELECTRONIC FUND TRANSFER PROVISIONS FOR CONSUMERS. Please refer to our **Electronic Funds Transfer Agreement and Disclosures** for more information.

Liability for Unauthorized Transfers. Tell us AT ONCE if you believe your ACCESS ID and PASSWORD or SECURITY PIN 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 two (2) business days, you can lose no more than \$50.00. If you do NOT tell us within two (2) business days after you learn of the loss or theft of ACCESS ID and PASSWORD or SECURITY PIN, and we can prove that we could have stopped someone from using your ACCESS ID and PASSWORD or SECURITY CODE without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (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 hospital stay) kept you from telling

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us, we will extend the time periods. If you believe that your ACCESS ID and PASSWORD or SECURITY CODE has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write to us using the CONTACT INFORMATION in this agreement. THE BANK CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN PASSWORDS, OR UNAUTHORIZED TRANSFERS VIA E-MAIL.

In Case of Errors or Questions about Your Electronic Transfers. Contact us at either telephone number or location listed in the CONTACT INFORMATION of this agreement 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 sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

- * Tell us your name and account number (if any).
- * Describe the error or 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.
- * 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 ten (10) business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days 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 ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-initiated transaction, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) 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.

SECURITY. You will be given an ACCESS ID and PASSWORD that will give you access to your Eligible Accounts through the Internet Banking and Bill Pay Services and a SECURITY PIN that will give you access to your Eligible Accounts through the Customer Activated Telebank System. The PASSWORD and PIN can be changed within the Service. We require that you change your password regularly. We are entitled to act on instructions received under your PASSWORD or PIN. For security purposes, it is recommended that you memorize the PASSWORD and/or PIN and do not write it down. You are responsible for keeping your PASSWORD and PIN and Eligible Account information confidential. **It is agreed that if the ACCESS ID and PASSWORD or SECURITY PIN is given to someone else, you are authorizing them to act on behalf of yourself, and we may accept any instructions given to make transfers or otherwise use the Service.** If you believe that your ACCESS ID and PASSWORD or PIN may have been stolen, or that someone has transferred or may transfer money from your account without your permission, or if you suspect any fraudulent activity on your account, notify us at one of the phone numbers listed in the CONTACT INFORMATION section of this Agreement. Murphy-Wall State Bank and Trust Company reserves the right to (1) monitor and/or record all communications and activity related to the Service; and (2) require verification of all requested transfers in the manner we deem appropriate before making the transfer (which may include written verification by you.) It is agreed that the records of Murphy-Wall State Bank and Trust Company will be final and conclusive as to all questions concerning whether or not the ACCESS ID and PASSWORD or SECURITY PIN was used in connection with a particular transaction. If any unauthorized use of your ACCESS ID and PASSWORD or SECURITY PIN occurs, you agree to (1) cooperate with us and appropriate law enforcement authorities in identifying and prosecuting the perpetrator; and (2) provide reasonable assistance requested by us in recovering any unauthorized transfer of funds.

Internet Banking Access ID and Password. Each individual who has access to the Internet Banking Service, including each individual named on joint accounts, must designate a PASSWORD to accompany their ACCESS ID. The PASSWORD must be a minimum of six (6) characters and no more than seventeen (17) characters. The password must be alphanumeric in nature, for example Qwe123. Characters used in your PASSWORD are case-sensitive, so a "M" is not the same as a "m". The PASSWORD must be complex (i.e. at least *one upper case alpha character, one lower case alpha character and one numeral*). The example used above is representative of a complex password. The Bank will assign each Customer an ACCESS ID along with a temporary PASSWORD. While the ACCESS ID will remain the same, each Customer is required to change the PASSWORD the first time the Service is used. You must change this PASSWORD periodically for increased security.

A session may be automatically terminated if five (5) minutes have elapsed with no activity. An ACCESS ID will be locked out of the System after 3 failed log in attempts in 24 hours. Should two consecutive lock outs occur simultaneously, you will be required to call a customer representative at one of the phone numbers listed in this Agreement before you will be able to gain access to the System.

Telephone Banking Security PIN. Each individual who has access to the Telephone Banking Service, including each individual named on joint accounts, must designate a SECURITY PIN. The PIN must be four (4) characters. The SECURITY PIN must be numeric in nature. If you choose to use a word instead of numbers, you will need to use the letters that appear on the telephone keys to spell out your password when using the Customer Activated Telebank System. The Bank will assign the Customer a temporary SECURITY PIN. The Customer is urged to change the SECURITY PIN the first time the Service is used. The Customer should change this SECURITY CODE or PIN periodically for increased security.

Internet Banking Website. By accessing the Service, you hereby acknowledge that you will be entering a protected web site owned by Murphy-Wall State Bank and Trust Company, which may be used only for authorized purposes. Murphy-Wall State Bank and Trust Company may monitor and audit usage of the System, and all persons are hereby notified that use of the Service constitutes consent to such monitoring and auditing. Unauthorized attempts to up-load information and/or change information on the Website is strictly prohibited and are subject to

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prosecution under the Computer Fraud and Abuse Act of 1986. To ensure that the highest level of security is used you are required to use the following browser types with 128-bit encryption capability:

- Internet Explorer 6.0 (or greater)
- Netscape Communicator 6.1 (or greater)

To take full advantage of features available with the Website ensure that the screen resolution is set to 800 X 600 for best performance.

LIABILITY. Our liability to you is explained in any agreements, notices, and disclosures that we separately provide to you from time to time regarding your Eligible Accounts and Electronic Banking Services. This section explains our liability to you only to the extent that our liability has not been separately disclosed to you by any of our other agreements, notices, or disclosures. Under no circumstances will we have any liability to you for failing to provide you access to your Eligible Accounts or Electronic Banking Services through the Service. Furthermore, unless otherwise required by applicable law, we will only be responsible for performing the Electronic Banking Services as expressly stated in this Agreement, and will only be liable for material losses incurred by you to the extent such losses directly result from our gross negligence or intentional misconduct in performing the Electronic Banking Service.

IN NO EVENT WILL WE HAVE LIABILITY FOR ANY CONSEQUENTIAL, SPECIAL, PUNITIVE OR INDIRECT LOSS OR DAMAGE WHETHER OR NOT ANY CLAIM FOR SUCH DAMAGES IS BASED ON TORT OR CONTRACT OR WE KNEW OR SHOULD HAVE KNOWN THE LIKELIHOOD OF SUCH DAMAGES IN ANY CIRCUMSTANCES.

We will not be obligated to honor, in whole or in part, any transaction or instruction which:

- Is not in accordance with any term or condition applicable to the relevant Electronic Banking Service or Eligible Account;
- We have reason to believe may not be authorized by you or any third person whose authorization we believe is necessary or involves funds subject to a hold, dispute, restriction or legal process we believe prevents their withdrawal;
- Would result in us exceeding any limitation of our intraday net funds position established pursuant to present or future Federal Reserve guidelines;
- Would violate any applicable provision of any risk control program of the Federal Reserve or any applicable rule or regulation of any other federal or state regulatory authority;
- Is not in accordance with any other requirement of our applicable policies, procedures or practices; or
- We have reasonable cause not to honor for our or your protection.

GENERAL PROVISIONS

TERMINATION OF SERVICE. If you wish to cancel any of your Electronic Banking Services, write to us at Murphy-Wall State Bank and Trust Company, Attention: Electronic Banking Services, PO Box 128, Pinckneyville, IL 62274-0128. If you have a Service and do not access the Customer Activated Telebank or Internet Banking Service or schedule or process a payment via the Bill Pay Service for any four (4) month period, Murphy-Wall State Bank and Trust Company may terminate your Service. Additionally, if you close your current Account, you must notify us and designate a new deposit account that will be your Account within 30 days or Murphy-Wall State Bank and Trust Company may terminate your Bill Pay Service. In the event Murphy-Wall State Bank and Trust Company terminates your service, or in the event that you provide a termination notice, we may (but are not obligated to) immediately discontinue making previously authorized transfers, including recurring transfers and other transfers that were previously authorized but not yet made. RECURRING TRANSFERS WILL NOT NECESSARILY BE DISCONTINUED BECAUSE ACCESS TO THE SERVICE IS TERMINATED. If you decide to terminate the Bill Pay Service, we strongly suggest that you cancel all future bill payments at the same time that you cancel your Bill Pay Service, either by deleting those payments yourself using the Bill Pay Service or by calling Murphy-Wall State Bank and Trust Company at the numbers listed in the CONTACT INFORMATION in this agreement. This will ensure that future payments made by you will not be duplicated. Murphy-Wall State Bank and Trust Company also reserves the right to temporarily suspend the Service in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted.

Unless otherwise required by applicable law, Murphy-Wall State Bank and Trust Company may terminate this Agreement and/or your access to any Electronic Banking Service through the Service, in whole or in part, at any time with or without cause and without prior written notice.

Access to the Electronic Banking Services through the Service, in whole or in part, may be reinstated by us, at our discretion, at any time. If reinstated, the then current terms of this Agreement will control. You may request reinstatement of an Electronic Banking Service by calling one of the phone numbers listed in the CONTACT INFORMATION section of this Agreement.

Termination of the Service will not automatically close your Eligible Accounts.

CHANGES. Except as otherwise required by law, rule, or regulation, we may change the terms of this Agreement from time to time and at any time. When changes are made we will update this Agreement at the Website and/or by mailing or delivering to the Customer a written notice sent to the customer's last known address in our Account records or e-mail address in which you have authorized to receive such notices and /or disclosures, at least thirty (30) days before the effective date of any such change. Murphy-Wall State Bank and Trust Company does not need to provide you with any prior notice where an immediate change in the terms or conditions of this Agreement is necessary to maintain or restore the security of the system or an account or unless a law, rule or regulation requires that it be updated at an earlier time. However, even in these cases, if the change is to be made permanent, we will provide you with a notice of the change with the next regularly scheduled periodic statement sent, or within thirty (30) days, unless disclosure would jeopardize the security of our system or an Account. Notices mailed or

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delivered to you as discussed in this paragraph will be considered effective if mailed to the most recent address in our Account records, or e-mail address in which you authorized to receive such notices and/or disclosures. As always, you may choose to accept or decline changes by continuing or discontinuing to use the Service. Changes to fees or terms applicable to Eligible Accounts are governed by the agreement otherwise governing the applicable account.

ASSIGNMENT. We may assign our interest in this Agreement to Murphy-Wall State Bank and Trust Company or to any now-existing or future direct or indirect subsidiary of Murphy-Wall State Bank and Trust Company. We may also assign or delegate certain of our rights and responsibilities under this Agreement to independent contractors or other third parties. You may not transfer or assign your rights or duties under this Agreement.

NOTIFICATION. UNLESS OTHERWISE REQUIRED BY APPLICABLE LAW, IN THE EVENT THAT WE ARE REQUIRED TO PROVIDE A NOTICE OR OTHER COMMUNICATION TO YOU IN WRITING, THAT NOTICE OR OTHER COMMUNICATION MAY BE SENT TO YOU ELECTRONICALLY TO YOUR INTERNET ADDRESS AS REFLECTED IN OUR THEN CURRENT RECORDS.

DISCLOSURE OF INFORMATION. The circumstances under which we will disclose information about you, your Eligible Accounts, or your Electronic Banking Services is set forth in the information that has been separately disclosed to you in the contracts, notices, and disclosures that have been separately provided to you (**Privacy Policy Disclosure**) and in accordance with our policy disclosed at our Website.

FEES AND CHARGES. There are no fees for accessing the Internet Banking or Customer Activated Telebank Services to obtain balance information. Fees separately disclosed to you in connection with an Eligible Account or Electronic Banking Service apply when using the Service. **Please refer to your Deposit Account Agreement & Disclosure, Truth-In-Savings Disclosure and Electronic Funds Transfer Agreement & Disclosure.** Other fees may be assessed and billed separately by your Internet and/or telephone service provider.

Miscellaneous Fees and Charges. The fees that have been separately disclosed to you in connection with your Eligible Account(s) will continue to apply to those account(s) and to your Electronic Banking Services.

PAYMENT ACCOUNT. You are required to designate a deposit account at Murphy-Wall State Bank and Trust Company from which fees for Electronic Banking Service will be debited (your "Payment Account" or "Primary Account"). You authorize us to automatically charge your Payment Account for the fees. If you close your current Payment Account, you must notify us and designate a new deposit account that will be your Payment Account. Additionally, if you close all your Eligible Accounts, you must notify Murphy-Wall State Bank and Trust Company Online Customer Service to cancel your Online Financial Services. Murphy-Wall State Bank and Trust Company shall provide monthly notice of such debit(s) on your monthly statement.

ILLEGAL ACTIVITY. I agree not to use My ACCESS ID and PASSWORD or Security PIN in any illegal activity.

AUTHORIZATION TO OBTAIN INFORMATION. You agree that we may obtain and review your credit report from a credit bureau or similar entity.

CONTACT INFORMATION. You may contact us at either of the following locations:

Murphy-Wall State Bank and Trust Company	Murphy-Wall State Bank and Trust Company
Pinckneyville Facility	Murphysboro Facility
105 E Water Street, PO Box 128	105 N Williams Street, PO Box 129
Pinckneyville, IL 62274-0128	Murphysboro, IL 62966-0129
TEL: 618-357-5373	TEL: 618-687-2265 (BANK)
FAX: 618-357-3757	FAX: 618-687-4329

GOVERNING LAW. The laws of the state of Illinois shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Agreement, understands the terms and conditions set forth herein and agrees to be bound hereby.

INDEMNIFICATION. The Customer, in consideration of being allowed access to the Service, agrees to indemnify and hold the Bank harmless for any losses or damages to the Bank resulting from the use of the Service, to the extent allowed by applicable law.

WAIVERS. No waiver of the terms of this Agreement will be effective, unless in writing and signed by an authorized officer of the Bank.

(Signature) (Date)

(Signature) (Date)

ACCOMPANING DISCLOSURES AND AGREEMENTS. You agree that you have received the following disclosures and agreements.

<input type="checkbox"/> Deposit Account Agreement & Disclosure	<input type="checkbox"/> Electronic Funds Transfer Agreement & Disclosure (Reg E)
<input type="checkbox"/> Truth-In-Savings Disclosure including Fees & Charges	<input type="checkbox"/> ATM Safety Tips
<input type="checkbox"/> Privacy Policy Disclosure	<input type="checkbox"/> Funds Availability Disclosure
<input type="checkbox"/> Banking Hours & Contact Information	<input type="checkbox"/> Other _____



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ELECTRONIC BANKING SERVICE APPLICATION

Please indicate the Electronic Banking Services that you are requesting:

- Customer Activated Telephone Banking
- Internet Banking
- Bill Pay

Account Holder

Name: _____
 SSN: _____
 Date of Birth: _____
 Address: _____
 City: _____
 State & Zip Code: _____
 Home Phone: _____
 Business Phone: _____ Ext: _____
 Cell Phone: _____
 E-mail Address: _____
 Mother's Maiden Name _____
 Security Question _____
 Security Answer _____
 PRIMARY ACCOUNT Type Checking Savings

Joint Account Holder

Name: _____
 SSN: _____
 Date of Birth: _____
 Address: _____
 City: _____
 State & Zip Code: _____
 Home Phone: _____
 Business Phone: _____ Ext: _____
 Cell Phone: _____
 E-mail Address: _____
 Mother's Maiden Name _____
 Security Question _____
 Security Answer _____
 PRIMARY ACCOUNT Type Checking Savings

By signing below, you acknowledge that you have requested and have agreed to the terms and conditions governing the Service, including fees and charges and that you have received a copy of Murphy-Wall State Bank and Trust Company's Electronic Banking Services Agreement and all applicable Disclosures and Agreements.

Signature: _____
 Date: _____

Signature: _____
 Date: _____

FOR INSTITUTION USE ONLY

Disclosure Acceptance Date:		CSR (Resp Code):	
Portfolio No:		Branch:	
Primary Applicant	Name Line:	Premier ecom Access ID*:	Initial Premier ecom Password
Joint Applicant	Name Line:	Premier ecom Access ID*:	Initial Premier ecom Password
Primary Acct Type	<input type="checkbox"/> Platinum <input type="checkbox"/> Other _____		
Restricted Accounts:	Completed by:		Date:

*Access ID must be a minimum of 6 characters