LincolnWay Community Bank ™

**Mobile Banking Registration Form**

***Applicant Information***

Name: _____

Address: _____

City, State, Zip: _____

Mobile Phone Number(s): _____

Email Address: _____

***Mobile Banking User Information***

User ID: _____ Must be a minimum of 6 characters

Password: _____ Must be a minimum of 8 characters with at least 1 letter & 1 number

***Mobile Banking Account Registration***

Default Account

Default Account Number: _____ Account Type: ❑Checking ❑Savings ❑Loan (Loans are only available through the browser feature.)

Account Nickname/Alias: _____ Alert Time: ____:00 AM/PM

Set Up Alerts:
❑Daily Balance Alert
❑Monthly Balance Alert on the ____ of the month
❑Daily Balance Drops Below $_____

Receive Alerts Via: ❑Text Message ❑Email

Additional Accounts

Account Number: _____ Account Type: ❑Checking ❑Savings ❑Loan (Loans are only available through the browser feature.)

Account Nickname/Alias: _____ Alert Time: ____:00 AM/PM

Set Up Alerts:
❑Daily Balance Alert
❑Monthly Balance Alert on the ____ of the month
❑Daily Balance Drops Below $_____

Receive Alerts Via: ❑Text Message ❑Email

Account Number: _____ Account Type: ❑Checking ❑Savings ❑Loan (Loans are only available through the browser feature.)

Account Nickname/Alias: _____ Alert Time: ____:00 AM/PM

Set Up Alerts:
❑Daily Balance Alert
❑Monthly Balance Alert on the ____ of the month
❑Daily Balance Drops Below $_____

Receive Alerts Via: ❑Text Message ❑Email

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Additional Accounts Continued

Account Number: _____ Account Type: ❑Checking ❑Savings ❑Loan (Loans are only available through the browser feature.)

Account Nickname/Alias: _____ Alert Time: ____:00 AM/PM

Set Up Alerts:
❑Daily Balance Alert
❑Monthly Balance Alert on the ____ of the month
❑Daily Balance Drops Below $_____

Receive Alerts Via: ❑Text Message ❑Email

Account Number: _____ Account Type: ❑Checking ❑Savings ❑Loan (Loans are only available through the browser feature.)

Account Nickname/Alias: _____ Alert Time: ____:00 AM/PM

Set Up Alerts:
❑Daily Balance Alert
❑Monthly Balance Alert on the ____ of the month
❑Daily Balance Drops Below $_____

Receive Alerts Via: ❑Text Message ❑Email

❑ I have received a copy of the Mobile Banking User Agreement and Disclosure Statement (the "Agreement") and I agree to the terms of the Agreement.

_____ _____

Applicant Signature Date

**Mail Completed Registration Form to:**
**LincolnWay Community Bank**
**Mobile Banking Department**
**1000 E. Lincoln Hwy.**
**New Lenox, IL 60451**

**FOR BANK USE ONLY**

Accepted By: _____ Date: _____

Processed By: _____ Date: _____

Verified By: _____ Date: _____

**LINCOLNWAY COMMUNITY BANK**
**Mobile Banking Agreement and Disclosure Statement**

This Mobile Banking Agreement and Disclosure Statement (the "Agreement") states the terms and conditions that you agree to by using LincolnWay Community Bank's Mobile Banking service (the "Service"). This Agreement supplements all LincolnWay Community Bank Account Agreements and Disclosures and any other agreement between you and LincolnWay Community Bank. In the event of any conflict with any other agreement regarding Mobile Banking, this agreement will control.

The terms "you" and "your" refer to any person that is authorized to access account information, by using the Mobile Banking Username and Password provided to the applicant. The terms "we", "us", "our", "LWCB" and "Bank" refer to LincolnWay Community Bank. The term "Mobile Banking" and "Service" refer to our Mobile Banking service that allows you to access your LWCB accounts and perform transactions via your mobile phone with texting and/or web browsing capabilities.

Please read this entire Agreement prior to using LWCB's Mobile Banking service. By using Mobile Banking you acknowledge your receipt and understanding of this disclosure and agree to all terms and conditions of this Agreement.

**IT IS AGAINST THE LAW TO OPERATE A MOTOR VEHICLE ON A ROADWAY WHILE USING AN ELECTRONIC COMMUNICATION DEVICE TO COMPOSE, SEND, OR READ AN ELECTRONIC MESSAGE. DO NOT ATTEMPT TO ACCESS MOBILE BANKING WHILE OPERATING A VEHICLE.**

**Account Eligibility**
Mobile Banking is available to all consumers and businesses with an active LWCB checking or savings account.

**Available Services**
With Mobile Banking you can instantly access your checking, savings and loan accounts, and;

1. Check your balances and recent account transactions.
2. Transfer funds between your registered accounts with like ownership.
3. Receive balance notifications and alerts via text message and/or email.

Balances shown in your accounts may include deposits subject to verification by us. The balance may differ from your records due to deposits in progress, outstanding checks or other withdrawals, payments or charges. A transfer request may not result in immediate availability because of the time required to process the request. Situations may occur that cause a delay in an update of your balances. The system will use the most current balance available at the time of a transaction on which to base our approval. Any information you receive from us through Mobile Banking is believed to be reliable. However, it can only be provided on a best efforts basis for your convenience and is not warranted or guaranteed. We are not liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information.

**User ID, Password, and Security Question**
To access the mobile browser feature you must use a username, password and security question and answer (collectively, referred to as "Log-In Information") you provided during enrollment or activation of the account. If you enroll in Mobile Banking by utilizing the Self Service Website you will select your

own User ID and Password. If you elect to have the Bank create your user profile you will be issued a User ID and Password. Upon receiving your User ID and Password you should immediately log in to the service and change your Password. Passwords must be a minimum of eight (8) characters and contain at least one (1) letter and one (1) number.

You are responsible for keeping your username, password and security question and answer private and secure. You warrant that no other person will be allowed to initiate telephone entries other than yourself, and you agree to take all reasonable steps to maintain the confidentiality of any user IDs, passwords, and related instructions provided by us in connection with the Service. Anyone to whom you give your Log-In Information will have access to your accounts. You are liable for all transactions that you or anyone to whom you reveal your user ID, password, and/or security question and answer performs. If you think that your Log-In Information has been compromised, immediately text the command STOP to MOBANK (662265) and notify the Bank at (815) 462-4300.

**Limits on Cell Phone Banking Transactions**
Transactions conducted via Mobile Banking are subject to all withdrawal and transfer limitations and excess activity charges described in the Deposit Account Agreements and Disclosures.

**Limitations on Frequency of Transfers**
Transfers from a money market or savings account to another account or to third parties by preauthorized, automatic, Mobile Banking or telephone transfers are limited to six per month or statement cycle whether by check, debit card or similar order to third parties.

**Hours of Accessibility**
In general, Mobile Banking is accessible 24-hours per day, seven (7) days a week; however, LWCB does not guarantee that the Service will be available at all times. Occasionally, due to system maintenance or reasons beyond our control, the service may be unavailable.

Transactions are processed on business days only. Every day is a business day except Saturdays, Sundays, and Federal Holidays. A transfer initiated before 5:00 p.m. CST on a business day is posted to your account the same day. A transfer completed after 5:00 p.m. CST on a business day or on a non-banking day, as specified above, will be posted on the next business day.

**Termination of Service**
Either you or we may terminate this Agreement and Mobile Banking service at any time. To terminate your Mobile Banking service, text STOP to MOBANK (662265) or contact a Personal Banker at (815) 462-4300.

**Equipment and Software**
LincolnWay Community Bank does not guarantee that your mobile phone/mobile service plan will be compatible with our Mobile Banking service. You are responsible for the operation and maintenance of your mobile phone. LWCB is not responsible for any errors or problems related to your mobile phone, mobile service provider or mobile browser access. Nor are we responsible for any fees assessed by your telephone company, mobile service provider or any other outside party.

Mobile phones with internet capabilities are susceptible to viruses. Customers are responsible for making sure that the mobile phone they are using to access Mobile Banking is protected from and free of viruses, worms, Trojan horses or other similar harmful components (collectively, referred to as

“viruses”), which could result in damage to programs, files, and/or your phone or could result in information being intercepted by a third party. LWCB will not be responsible or liable for any indirect, incidental, special or consequential damages that may result from such harmful components being present on the mobile phone, nor will LWCB be responsible or liable if sensitive information accessed via our Mobile Banking service is intercepted by a third party due to any of the above named “viruses” residing or being contracted by the customer’s mobile phone at any point or from any source.

If you change your mobile phone number, it is your responsibility to notify the Bank of the change. You can contact a Personal Banker during normal business hours at (815) 462-4300 or you may update your Mobile Banking information by accessing the Mobile Banking User Maintenance website.

**Electronic Mail (email)**
You may choose to communicate with LWCB using electronic mail. However, be advised that email transmissions are not always secure. We strongly discourage you from sending confidential account information to LWCB via email. LWCB is not responsible for any error or problems of any kind involving your email. At no time will any LWCB employee ask for confidential information over email.

**New Services**
LWCB may, periodically, introduce new Mobile Banking services. We will notify you of any new services. By using the new services when they become available, you agree to be bound by the terms and conditions concerning these services.

**Privacy Statement**
Privacy is important to LincolnWay Community Bank and its customers. We have taken steps designed to insure security and privacy for your personal and financial dealings with the Bank. Our Privacy Statement can be obtained on our website at www.lwcbank.com.

**Contacting LincolnWay Community Bank**
To notify LWCB, call (815) 462-4300 or write us at the following address: 1000 East Lincoln Highway, New Lenox, Illinois 60451.

**Mobile Banking Site:**
https://lwcbank.mo-banking.com/