



Citizens Bank & Trust Company of Grainger County

8335 Rutledge Pike - P.O. Box 98; Rutledge, TN 37861

(P)865-828-5237 (F)865-828-5272 (Email)onlinebanking@cbtgrainger.com

Online Banking Enrollment Form for Non-Personal Entities

Non-personal entities (Businesses, Corporations, LLC's, NPO's, etc.) must be manually set up for the Online Banking Service by a member of the Online Banking Department. However, **this Form needs only to be completed in the presence of a Bank Employee** to begin the enrollment process. The overall process can take 1-2 Bank business days to complete. Once the system work has been completed, a member of the Online Banking Department will contact the Requesting Individual to inform him/her of the enrollment status.

Please note: The Bank can issue only (1) Username and Password per Tax ID for a non-personal entity. This is a limitation of the Online Banking Service, and cannot be overridden by any Bank Employee.

Requesting Individual, please PRINT your responses to these questions:	Overseeing Bank Employee, please PRINT (except where otherwise requested) your complimentary responses to these questions:
Name of Entity (not the Requesting Individual):	Signature of Bank Employee:
Tax ID of Entity (not the Requesting Individual):	Tax ID confirmed in HORIZON? YES or NO
Requesting Individual's Name (First, Middle & Last):	Valid "Relationship" confirmed in HORIZON for Requesting Individual or in on-file paperwork (Articles, Resolutions, etc.)? YES or NO
Requesting Individual's Contact# (ideally, the Work# at the Entity):	Contact# seems appropriate for <u>entity</u> , and appears accurate? YES or NO
Entity's account number(s) desired for online access: (Please, be specific, as you will only see what you specify.)	Account number(s) confirmed in HORIZON for entity? YES or NO
Desired USERNAME: Username Requirements: Usernames must be 6-30 characters in length, with any mix of digits 0-9 and/or special characters (! @ # \$ % ^ & * , . < >) and/or alphabetic letters. A valid example: donaldd	Username conforms to requirements? YES or NO
Desired Temporary PASSWORD: Password Requirements: Passwords must be at least (8) characters in length, contain at least (1) digit 0-9, contain at least (1) special character (! @ # \$ % ^ & * , . < >), contain at least (1) uppercase alphabetic letter, and contain at least (1) lowercase alphabetic letter. Also, your password cannot match any of your previous (12) passwords. A valid example: Quacker#1 Note: Once you correctly set your password, it will expire after (90) days.	Password conforms to requirements? YES or NO
EMAIL ADDRESS to be used for all Online Banking Service notifications:	Email address seems appropriate for <u>entity</u> , and appears accurate? YES or NO

<p>Desired SECURITY QUESTION:</p> <p>Security Question Requirements: Entire question must be (40) characters or less.</p> <p>A valid example: Favorite Restaurant?</p>	<p>Question conforms to requirements? YES or NO</p>
<p>Desired ANSWER TO SECURITY QUESTION:</p> <p>Security Question Answer Requirements: Entire answer must be (40) characters or less.</p> <p>A valid example: Down Home</p>	<p>Answer conforms to requirements? YES or NO</p>
<p>Is the optional (\$5 Per Month) Bill Pay Service desired? YES or NO</p> <p>NOTE: If YES, please note that the Online Banking Service will present you with a separate Terms and Conditions for the "Bill Pay Agreement" during the first access of this feature within Online Banking. If you choose to accept the Terms and Conditions for Bill Pay, this optional Service will be enabled for you, and billing will begin; if you elect not to accept the Terms and Conditions for Bill Pay, this optional Service will not be enabled, and you will not be billed.</p>	<p>\$5 Per Month cost of this optional service reiterated to requesting individual, if appropriate? YES or NO</p>
<p>Do you want an eStatement(s) (electronic version of an account statement) instead of a printed-then-mailed-to-you account statement(s)? YES or NO</p> <p>NOTE: If YES, you must complete the additional eStatements Request Form.</p>	<p>eStatements Request Form provided upon request? YES or NO</p>

I certify that the information provided is accurate, that I have full authority to act for the above Entity, that I am authorized to sign this Enrollment Form on its behalf, and that my signature on this Enrollment Form is consistent with the signature arrangement set forth in each of the listed deposit documents. *INITIAL* _____

I understand that I will be presented with the Terms and Conditions for the "Online Banking Agreement" during the first sign-on to the Online Banking Service. If I choose to accept the Terms and Conditions for Online Banking, the Online Banking Service will be enabled; if I elect not to accept the Terms and Conditions, the Online Banking Service will not be enabled. *INITIAL* _____

The Entity agrees to defend, indemnify, and hold Citizens Bank & Trust Company of Grainger County harmless from any misuse or unauthorized access to Online Banking and other online financial services conducted on behalf of, or in the name of, the Entity. *INITIAL* _____

The Entity agrees not to allow unauthorized access to these services using its user credentials or to let anyone know its user credentials who is not authorized to act on its behalf. *INITIAL* _____

The Entity accepts all responsibility for all transactions initiated under its Username and Password up to the limits allowed by applicable law. *INITIAL* _____

The Entity authorizes all of the Online Banking and other online financial services transactions to or from its accounts, and acknowledges that it authorizes these transactions by the use of its Username and Password. Citizens Bank & Trust Company of Grainger County is authorized to debit the designated account(s) for all payments that are established through its Online Banking and other online financial services, and all fees and charges that are incurred in connection with these services. *INITIAL* _____

The Entity understands that, if at any time it desires to discontinue Online Banking or other online financial services, it may contact the Bank in person at any of our banking locations, by telephone (865-828-5237), by mail (ATTN: Online Banking Specialist, Citizens Bank & Trust Company of Grainger County, PO Box 98, Rutledge, TN 37861), or by one of the Online Banking Service's various "Customer Service" communication options. *INITIAL* _____

Signed: _____ Date: _____

Agreement to Receive Information Electronically

Purpose of this Agreement

The specific purpose of this Agreement is to seek your consent to allow us to electronically send you disclosures, notices, other agreements, updates, correspondence, and other useful information related to our Online Banking or other online services using electronic communications mediums including, but not limited to, the Internet, email, text messaging, and mobile applications.

Important Terms

“Bank,” “Institution,” “We,” “Us,” and “Our” refer to Citizens Bank & Trust Company of Grainger County.

“You,” “Your,” and “Customer” refer to a Bank customer with one or more personal, business or other accounts who is seeking enrollment into the Bank’s Online Banking or other online services.

What does it mean to “Agree”?

By signing this document in the space below; you are, in effect, “agreeing” to its terms. Specifically, you:

- are formally providing your consent for the stated purpose of this Agreement;
- agree that we may provide you with this Agreement and any revisions and amendments to this Agreement in electronic form;
- are consenting to enter into an Agreement that will govern all future transactions you conduct using the Bank’s Online Banking or other online services, and that you agree to be bound by its terms; and
- agree that we may provide information electronically to you about our services or certain information that we are required by law or regulation to provide to you in writing, such as revisions and amendments to this Agreement or other information in connection with these services, including (but not limited to) information under Regulation E and other applicable banking or financial services laws or regulations.

Requirements for Receiving Information Electronically

In order for you to receive the aforementioned informational items, you must have access to an Internet-ready device that has a supported operating system and browser combination installed. A list of currently supported combinations can be found at: <https://olb.cbtgrainger.com/help/CompatibleBrowsers.htm>.

In addition, you will need the following:

- web browser support for 128-bit encryption;
- web browser support for cookies and JavaScript* (Java is available online for free download at www.java.com); and
- access to a working contact number (phone or text), if prompted for a One-Time Security Code

Note: You should regularly review and update (if necessary) your contact information contained in your Online Banking user profile and other records on file with the Bank. This will ensure you remain promptly and accurately informed.

Your Rights

Unless you consent, you have the right to receive all required disclosures and other information discussed in this Agreement in paper or non-electronic form.

Even after you consent, if you want to receive a paper copy of a disclosure or other information discussed in this Agreement, in addition to any electronic disclosure, you can obtain one by contacting us in person at any of our banking locations, by telephone (865-828-5237), by mail (ATTN: Online Banking Specialist, Citizens Bank & Trust Company of Grainger County, PO Box 98, Rutledge, TN 37861) or by one of the Online Banking Service’s various “Customer Service” communication options. Please note: Applicable fee(s) may be assessed by the Bank for such printed copies.

If you wish at any time to withdraw consent to receive information electronically or to terminate Online Banking or other online services, you may contact us in person at any of our banking locations, by telephone (865-828-5237), by mail (ATTN: Online Banking Specialist, Citizens Bank & Trust Company of Grainger County, PO Box 98, Rutledge, TN 37861) or by one of the Online Banking Service’s various “Customer Service” communication options.

*JavaScript is a registered trademark of Oracle Corporation in the United States and other countries.

Signed: _____ Date: _____