

NetTeller® Application



Internet Banking

With First Brandon's NetTeller® Internet Banking system you will be able to do your banking anytime, anywhere... at home, from the office, or anywhere else you have access to Internet! From checking your balance to transferring funds, you are in full control of your money.

With NetTeller® Internet Banking you can:

- View current account information.
- Transfer funds among your First Brandon accounts.
- View transaction history.
- Make your loan payments.
- Print a statement.
- Download your posted transaction information to financial management software such as Microsoft® Money and Intuit® Quickbooks.

Bill Payment

NetTeller® Bill Payment gives you the ability to make payments to most merchants or individuals through the Internet. It puts you in control of your finances and saves your valuable time and money. It's one more way First Brandon makes banking simple and convenient.

With NetTeller® Bill Payment you can:

- Save time. Avoid last minute trips to the post office by paying bills from the comfort of your home.
- Save money. No need to stock up on stamps or envelopes.
- Pay a bill now, schedule one in the future or have a recurring payment.

Free

Best of all NetTeller® Internet Banking is free of charge. Our Bill Payment Service is free of charge to most customers too. Please see the Internet Banking Agreement and Disclosure for details.

Secure & Safe

To ensure the highest security, you are in complete control of access to your accounts with a special 12-digit NetTeller® ID number assigned by FBB and your 6-digit personal identification number (PIN). Both your NetTeller® ID and PIN can be changed after your first successful log in. In addition, all transactions are sent in secure encrypted form for maximum security.

Apply

Signing up for NetTeller® Internet Banking is easy. Just complete, sign and return the application on the reverse side to the nearest First Brandon branch office or mail it to the address below. Then look in the mail for a letter that will guide you through the first Log In, so you can start taking advantage of the NetTeller®.

Customer Support

If you have any questions or comments, please contact us by:

- Calling us at (800) 310-6356
- Faxing us at (603) 526-2588
- Writing to us at:
Attn: Customer Service
First Brandon Bank
P.O. Box 9
Brandon, VT 05733

NetTeller® Internet Banking & Bill Pay Application

Requested services (check all that apply): INTERNET BANKING BILL PAYMENT

PERSONAL INFORMATION			
First Name:	Middle Initial:	Last Name:	Birth Date*:
Physical & Mailing Address:			SSN/TIN
City, State, Zip Code:			Email Address:
Home Phone:	Work Phone:	Driver's License #:	State Where Issued: Expiration Date:

JOINT APPLICANT INFORMATION			
First Name:	Middle Initial:	Last Name:	Birth Date*:
Physical & Mailing Address:			SSN/TIN
City, State, Zip Code:			Email Address:
Home Phone:	Work Phone:	Driver's License #:	State Where Issued: Expiration Date:

ACCOUNT FOR BILL PAYMENT <i>(For Bill Payment Customers Only)</i>
Please indicate which checking account number you would like to use for Bill Payment <i>(please list only one)</i> :
If joint application, please indicate which applicant will be the Bill Payment user:

ACCOUNTS TO ACCESS THROUGH INTERNET BANKING <i>(Any additional accounts may be listed on a separate sheet of paper)</i>			
	Account Number(s)	Account Description <i>(Example: My Checking, Vacation Savings)</i>	Account Ownership
1.			<input type="checkbox"/> Joint <input type="checkbox"/> Individual <input type="checkbox"/> Custodian
2.			<input type="checkbox"/> Joint <input type="checkbox"/> Individual <input type="checkbox"/> Custodian
3.			<input type="checkbox"/> Joint <input type="checkbox"/> Individual <input type="checkbox"/> Custodian
4.			<input type="checkbox"/> Joint <input type="checkbox"/> Individual <input type="checkbox"/> Custodian
5.			<input type="checkbox"/> Joint <input type="checkbox"/> Individual <input type="checkbox"/> Custodian

BY SUBMITTING THIS APPLICATION:

- I attest that I have read and will be bound by the terms and conditions of the Internet Banking and Bill Pay Agreement and Electronic Funds Transfers Disclosure, which the Bank may amend from time to time.
- My initial NetTeller® Log In Password will be provided by First Brandon Bank. I will create a new NetTeller® Log In Password to access the specific accounts listed above. (New NetTeller users only).
- I agree to safeguard my Log In I.D. and Password. I agree to notify First Brandon

immediately if the confidentiality of my Log In I.D. and/or Log In Password is compromised.

4. All instructions delivered by Internet Banking will be deemed to be my written authorization to charge or credit my so designated accounts for the transaction(s) indicated and such transaction(s) are subject to the Agreement governing Internet Banking. All account transactions are also subject to First Brandon's rules for my account.

APPLICANT'S SIGNATURE _____ Date: _____

JOINT APPLICANT'S SIGNATURE _____ Date: _____

Mail your signed application to: Customer Service, First Brandon Bank, P.O. Box 9, Brandon, VT 05733

BANK USE ONLY:	Approved by:	Entered by:	Verified by:
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* You must be at least 18 years of age to participate in Bill Payment

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FDIC Insured



First Brandon Bank *a division of Lake Sunapee Bank fsb*

Equal Housing Lender