

Company Information

Legal Business Name		Tax Id Number	
DBA Name (if applicable)			
Physical Address	City	State	Zip
Mailing Address	City	State	Zip
Email Address		Business Phone	

Account Access

Please list the accounts you would like to access in Business Online Banking below.

Please indicate in the space provided the primary account to be charged for fees associated with Business Online Banking. If no selection is made, the first checking account listed will be used.

List all accounts to enroll in Online Banking

Account Number	Account Name	Type	Charge Account
12345678	ABC Company Checking	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> CDs <input type="checkbox"/> Savings <input type="checkbox"/> Loan	x
		<input type="checkbox"/> Checking <input type="checkbox"/> CDs <input type="checkbox"/> Savings <input type="checkbox"/> Loan	
		<input type="checkbox"/> Checking <input type="checkbox"/> CDs <input type="checkbox"/> Savings <input type="checkbox"/> Loan	
		<input type="checkbox"/> Checking <input type="checkbox"/> CDs <input type="checkbox"/> Savings <input type="checkbox"/> Loan	
		<input type="checkbox"/> Checking <input type="checkbox"/> CDs <input type="checkbox"/> Savings <input type="checkbox"/> Loan	
		<input type="checkbox"/> Checking <input type="checkbox"/> CDs <input type="checkbox"/> Savings <input type="checkbox"/> Loan	
		<input type="checkbox"/> Checking <input type="checkbox"/> CD <input type="checkbox"/> Savings <input type="checkbox"/> Loan	
		<input type="checkbox"/> Checking <input type="checkbox"/> CDs <input type="checkbox"/> Savings <input type="checkbox"/> Loan	
		<input type="checkbox"/> Checking <input type="checkbox"/> CDs <input type="checkbox"/> Savings <input type="checkbox"/> Loan	
		<input type="checkbox"/> Checking <input type="checkbox"/> CDs <input type="checkbox"/> Savings <input type="checkbox"/> Loan	

Description of Business

Nature/Description of Business			
Primary Business Location (office building, industrial park, etc)		Own/Rent	# of Locations
Website		Seasonal Business (if yes, please describe)	
Date Business Originally Established		Owned Since	# of Employees
Annual Gross Revenues		Type of Ownership (Sole Prop., Partnership, LLC, S-Corp, C-Corp, Non-Profit)	
Beneficial Ownership Information			
Name #1		Title	Ownership %
Address		City	State Zip
SSN	DOB	Driver's License #	Expiration
Name #2		Title	Ownership %
Address		City	State Zip
SSN	DOB	Driver's License #	Expiration
Name #3		Title	Ownership %
Address		City	State Zip
SSN	DOB	Driver's License #	Expiration
Name #4		Title	Ownership %
Address		City	State Zip
SSN	DOB	Driver's License #	Expiration
Has the business or any principal owner declared bankruptcy, had any delinquent taxes, or been the subject of litigation in the last 10 years? (if yes, please describe)			

Senior Administrator

Senior Administrator Name (Please Print)	
Preferred Username (if applicable)	
SSN	Email
Business Phone	Cell Phone
Security Code Word	Hint

Acknowledgement of Responsibilities

- Due to significant level of access to the company's confidential financial information and ability to initiate transfers and make changes to the online access levels **Senior Administrator should be an owner/CEO or other trusted employee of the company**
- Senior Administrator controls access to all accounts listed on page 1. Senior Administrator will assign various levels of account access and functionality to each additional employee
- Senior Administrator must contact eServices **by calling (307) 577-3564 or by sending a secure message within Business Online Banking** to request any of the changes stated below:
 - Senior Administrator is authorized to add additional accounts and request to enroll in additional business online banking products and services such as those included on page 6
 - Senior Administrator must contact eServices in order to initiate the token enablement process for added Employees
 - Senior Administrator must contact eServices in order to grant Employee access to Mobile Deposit Capture, Merchant Source Capture, and/or Bill Pay
 - If an Employee is removed by Senior Administrator due to suspected fraudulent or neglectful security activities, Senior Administrator will notify the bank immediately of the activity concerned
- Senior Administrator will have **FULL ACCESS RIGHTS** to all accounts enrolled in the Business Online Banking System. The Senior Administrator will be responsible for managing, adding, and deleting employees, assigning rights, document and account access, and functionality that may include: Internal and ACH transfers, Wires, Positive Pay, deposits made via Mobile Deposit Capture and/or Merchant Source Capture, Payments made via Bill Pay

Acknowledged By:

Senior Administrator

Date:

Agreement

This Agreement is between the company and owners of accounts as noted on page 1 of this Enrollment Package (hereinafter "Customer") and Hilltop National Bank (hereinafter "Bank") and is entered into as of the date of signatures.

1. Bank is offering, and Customer desires to avail itself of electronic access that will permit Customer to connect to Bank via Online Banking, view account information and initiate transactions.
2. This Agreement is intended to supplement the existing Deposit Account Agreement between Customer and Bank to reflect the expanded account relationship via Online Banking.

NOW, THEREFORE, in consideration of the above recitals and the promises herein contained, the parties agree as follows:

1. Bank agrees to provide Customer with an Online Banking service, which will permit Customer to access Customer's accounts at Bank via the Internet. Customer will then be able to view account information and/or initiate transactions in the manner further specified herein.
2. Bank will provide Customer with the site address, Login ID and security token. Customer agrees that this access is, and remains, the property of Bank and is herein licensed to Customer for the singular purpose of Business Online Banking activities between Bank and Customer.
3. Bank will provide reasonable technical assistance in the access and operation of the Online Banking access referenced under this Agreement. Bank, however, reserves the right to terminate technical assistance at any time and without notice to Customer. Further, Bank reserves the right to terminate this Agreement if Bank and Customer are unable to successfully access and utilize the Online Banking system.
4. Appended hereto, and by this reference made a part hereof, is a multi-page document entitled Enrollment Package. The information provided in Enrollment Package permits Bank to establish a Senior Administrator with full access rights to accounts and responsibilities as listed on page 3 of this agreement. Customer affirms that it has completed the Enrollment Package pages and that the information contained therein reflects Customer's requirements with respect to its Bank accounts. **Subsequent changes to Enrollment Package and or the Customer Data appendix require a signed change directive. Bank will also accept change directives initiated by the person designated as "Senior Administrator".**
5. Customer acknowledges that, by utilizing Online Banking access herein provided, Customer may be able to transfer funds within its various accounts at Bank, and from its accounts at Bank to accounts at other financial institutions. Customer agrees that Bank may rely on Bank's records of the electronic commands initiating any transaction as documentary proof of Customer's authorization.
6. Access to Customer's accounts at Bank is controlled by Log-In ID, computer registration and security token. Access by more than one person within Customer's business is also possible under the online banking access. Bank will assign a Log-In ID to the authorized Senior Administrator under this Agreement. The Senior Administrator will add and delete employees and assign each employee a Log-In ID, account access, and transactional rights. Security tokens will be mailed directly to employee after access and roles have been assigned. Customer hereby authorizes Bank to discuss account information as prescribed in online banking and agrees to hereby hold harmless the Bank for any information released to customer's employees identified by access codes designated in online banking.
7. Customer has the ability under Business Online Banking access to initiate fund transfers between Bank and beneficiary bank account(s). Customer agrees that the security procedure established above to access Customer's accounts at Bank via online banking is adequate to verify the authenticity of a computer-initiated, funds-transfer order. **Customer agrees to be bound by any payment order, whether or not authorized, issued in its name and accepted by Bank in compliance with the security procedures contained herein.** Customer agrees that Bank has no responsibility to identify the originator of an online-initiated transfer order beyond observing the security procedures contained in this Agreement. Customer further agrees to save harmless and indemnify Bank for any and all expense, including reasonable attorney's fees, arising because of any claim which may hereafter be presented by anyone for loss and damage as the result of the use by Customer and Bank of the above-described security procedures to authenticate funds transfer orders from Customer's accounts.
8. In addition to the fees and charges agreed to by Customer under the Deposit Account Agreement, additional charges applicable to this Agreement are set forth in the Customer Data appendix. Customer agrees that these fees and charges may change. Bank agrees to notify Customer of any changes, to the extent required by law.
9. Computer-initiated stop payment orders are subject to all of the terms and conditions found in the Deposit Account Agreement between Customer and Bank.

10. Subject to limitations contained in the Customer Data Appendix, Customer has the ability to review accounts and initiate transactions on a twenty-four hour, seven-day a week basis. Customer agrees, however, that any transaction initiated outside of regular business hours will be processed as if received at the beginning of the next regular banking day.
11. Customer agrees that if Bank does not properly complete a transaction under this Agreement, Bank will not be liable in any event for losses or damages in excess of the amount of the transaction, and Bank will not be liable if circumstances beyond Bank's control prevents the transaction, or the funds in Customer's account are or may be subject to legal process or other claim. In no event will Bank be liable for consequential damages.
12. This Agreement shall inure to the benefit of, and be binding upon, the successors, heirs and assigns of Customer and Bank.
13. This Agreement will automatically terminate if Customer ceases to maintain a minimum of one deposit account with Bank. This Agreement may be terminated without cause by either party upon written notice given by the terminating party. Notice will be considered given when actually received by the Bank at 300 Country Club Road, Casper, Wyoming 82609 and by Customer at the address maintained on the records of the Bank.
14. This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of Wyoming. In addition, the Bank is subject to certain federal and state regulations and local clearinghouse rules governing certain transactions under this Agreement. Customer understands that Bank must comply with these laws, regulations and rules. Customer agrees that if there is any inconsistency between the terms of this Agreement and any applicable law, regulation or rule, then such law, regulation or rule will prevail. Customer further agrees that if there is any inconsistency between the terms of the Deposit Account Agreement and this Agreement, the terms of this Agreement will prevail.
15. If a court finds any provision of the Agreement to be invalid or unenforceable, such finding shall not make the rest of the Agreement invalid or unenforceable. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of the Agreement in all other respects shall remain valid and enforceable.

Signatures

SIGNATURES: by signing below, as **Officers or authorized agent (s) of the Company, Corporation, Organization or Partnership**, and/or the Owner of personal accounts referenced above, I (we) acknowledge that this information will be used by the Bank to establish electronic access to the above-specified accounts pursuant to the instructions of this Enrollment Package, Agreement and the terms and conditions of the Hilltop National Bank Online Access Agreement and Electronic Transfer Act Disclosure, effective as of the date of my (our) signature(s) and incorporated into this Enrollment Package by this reference. I (we) authorize the Bank to issue a Log-In ID for the aforementioned Senior Administrator with the understanding and agreement that the Senior Administrator will establish a password upon the first login to the system and utilize hard or soft tokens for subsequent logins.

Required Signatures:

- | | |
|---|---|
| <u>Sole Proprietorship</u> | Owner |
| <u>Partnership</u> | All general partners. |
| <u>Limited Liability Company</u> | All member(s) or manager(s). |
| <u>Corporation</u> | Persons named in the corporate resolution |
| <u>Nonprofit/Public Entity</u> | Executive officers of board of directors |
| <u>ALL OWNERS OF ANY PERSONAL ACCOUNTS LISTED ON PG 1:</u> | |

Signature	Name	Title	Date
Signature	Name	Title	Date
Signature	Name	Title	Date
Signature	Name	Title	Date
Signature	Name	Title	Date
Signature	Name	Title	Date

ON THE FOLLOWING PAGE, PLEASE CHECK THE BOX(S) BESIDE THE PLAN/PRODUCTS THAT MEETS YOUR NEEDS

Business Online Banking

Access to accounts, account details, check images, deposit details, statements, stop payment requests (\$5.00 discount when placed online), order checks, internal transfers, and online employee administration.

Preferred Token Type

Tokens are a security enhancement tool that the bank utilizes to help our clients mitigate online risk. Each user is required to have a token.



Physical Token
One-time password generator
provided by Bank



Soft Token
One-time password generator
app on your Mobile Device

Business Online Banking Plus

Designed to provide customized access to cash management solutions tailored to your business. Additional addendums may be required.

ACH Manager: \$24.95 per month + \$0.10 per item

Initial

ACH Debits – I.E. cash concentration, invoice collection, membership dues etc...

ACH Credits – I.E. Payroll Direct Deposit, Contractor and Vendor Payments, EFTPS etc...

ACH Same Day Fees: \$1.00 per item

ACH Item Returned: \$2.00 per item

Wire Manager: \$5.00 Discount per wire

Initial

Domestic Wires when initiated online: \$20 per wire after Discount

International Wire when initiated online: \$70 per wire after Discount

Merchant Source Capture (MSC): \$60.00 per scanner per month

Initial

Desktop deposit at any company location

Positive Pay: \$10.00 per month per account + \$0.02 per item

Initial

Check reconciliation and fraud protection

Bill Pay: \$9.95 per month

Initial

Unlimited bill payment processing with auto-pay options available

Mobile Deposit Capture: No monthly or usage fees

Initial

Check deposits from your mobile device

On-Site Instruction/Training (Beyond initial setup) available: \$50 per hour, 1 hour minimum