



Business and Personal Electronic Banking Application

Each individual who is to have access to Internet Banking and/or Telephone Banking account information, including each individual named on joint accounts, will be assigned a password.

Account Holder(s) Information

Please Print

Signer #1: _____ <small style="display: flex; justify-content: space-between; width: 100%;"> Last First Middle </small>	Application Date: _____
Email Address: _____	Primary Account Number <i>(usually a checking account):</i>
Signer #2: _____ <small style="display: flex; justify-content: space-between; width: 100%;"> Last First Middle </small>	Personal: _____
Email Address: _____	Business: _____
Company: _____	
Address: _____ <small style="display: flex; justify-content: space-between; width: 100%;"> Street City State ZIP Code </small>	
Work Phone #: () _____	Cell Phone #: () _____
	Other #: () _____

Electronic Banking Customer Agreement

In consideration of the Electronic Bank services (“Services”) to be provided by Heritage Bank of Central Illinois (“Bank”) as described from time to time in information distributed by BANK to its customers, the undersigned Customer agrees as follows:

1. By utilizing the Services, Customer agrees to be bound to all rules and regulations applicable to Customer’s deposit account at BANK as established and amended by BANK which are specifically made applicable to this Agreement.
2. Fees for Services shall be payable in accordance with a schedule of charges as established, and amended, by BANK from time to time. Charges shall be automatically deducted from Customer’s account and BANK shall provide to Customer notice of such debit(s) on the regular account statements.
3. Collected funds must be available for distribution from Customer’s account, as of the close of the business day on the scheduled transfer date.
4. BANK shall not be responsible for damages arising from unauthorized access to Internet or Telephone Banking.
5. Unless otherwise noted, the meaning of terms as used by this Agreement and information incorporated herein shall be as defined by the applicable provisions of the Illinois Uniform Commercial Code.
6. The laws of the State of Illinois shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

Any transaction or ACH/funds origination initiated after 4:00 p.m. will be considered the next day’s business. For example, if you perform a transfer between accounts on Wednesday night, the transaction will not physically post to your account until Thursday night’s update.

Bank Use Only Port # Date:	Owner/Authorized Signer: _____ Date: _____	
	Owner/Authorized Signer: _____ Date: _____	