



NOTE: An enrollment form must be completed for each joint owner on the account.
Each account owner will be issued a User ID and Password.

Internet Banking Bill Pay Voice Response Voice Response PIN Reset
____ Add Account ____ Delete Account ____ Change Email Address

See attached page for E-Statement enrollment and additional Bill Pay information

Full Name: _____ SSN # _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Home (_____) _____ - _____ Work(_____) _____ - _____ Fax: (_____) _____ - _____
 Employer: _____ Email Address: _____
 Date of Birth: ____/____/____ Mother's Maiden Name: _____
 Account Number (account to be debited monthly for Bill Pay) _____
 Bill Pay Plan Type: ____ Plan # 4 - \$7.99 per month with unlimited transactions
 ____ Plan # 5 - \$3.50 per month and \$.35 per transaction

Customer Signature _____ **Date** _____

Type of Account (Example: Checking, Savings, Loan, CD)
(Use back of page for additional accounts)

Account Number

Type of Account (Example: Checking, Savings, Loan, CD) (Use back of page for additional accounts)	Account Number

Note: Accounts requiring more than one signature may not be accessed through Internet Banking.

Application received by: _____ **Date:** _____

Input by: _____ **Date:** _____

e-Statement

Welcome to eStatement enrollment. By enrolling in eStatement, you agree to no longer receive your bank statement(s) through U.S. Mail. You also agree to receive statements without check images. You can continue to view and print images through Netteller (internet banking).

If you have enrolled in error or need assistance with the enrollment process, please contact us at the address and telephone number below.

Exchange Bank and Trust Co.
Attn: Data Processing
P.O. Box 797
Perry, Ok 73077
580.336.5531

Now you can receive your monthly or quarterly statement via e-mail. It's fast, convenient, safe, and best of all it's FREE!

- ~ Receive your statement anytime, anywhere, at home, work or even on vacation.
- ~ Get your statement via e-mail and avoid getting another piece of mail.
- ~ Store your statements on your computer for instant access.
- ~ Print *what* you need, *when* you need it.
- ~ Files are sent to you password protected for security.
- ~ Your statement cannot be lost or tampered with in the mail.
- ~ Eliminate post office delivery time.
- ~ **TO ENROLL**
- ~ Sign in to internet banking at www.easybanking.net or with secure User ID and password
- ~ Select the e-statement tab
- ~ Place a check mark beside each checking or savings account that you would like to enable for e-statement
- ~ Carefully read the disclosure, and if you agree select "I Agree" to continue the enrollment process
- ~ You will receive a confirmation email. In order to begin receiving your statement(s) electronically, you must respond to the confirmation email.
- ~ Statements will not be delivered until you respond to the directions contained in the confirmation email.



Member
FDIC

When and how are the payments processed?

Payments submitted, recurring or one time, before 2:00 AM CST Monday-Friday will be processed at 2:00 AM CST. Payments submitted between 2:00 AM CST and Noon CST will be processed at 12 Noon CST. Payments received after 12:00 Noon CST on Monday-Thursday will be processed the next business day. Payments received after 12:00 Noon CST on Friday will be processed the next business day. All payments scheduled to go on a weekend will be processed on the processing day before the weekend. All payments scheduled to go on a holiday will be processed the day before that date. Payments entered on the weekend, recurring or one time, will be processed on the next business day.

What happens if I have a scheduled payment that falls over a weekend or holiday?

If a SCHEDULED payment falls on a holiday or weekend, it will be paid on the Friday BEFORE the weekend, or the last working day BEFORE the holiday.

Can I use Online Bill Payment if I live outside the U.S.?

Yes, as long as you have a bank account in the United States. However, you cannot pay bills to payees located outside the United States.

Can I get a copy of a cancelled check?

Yes. You will need to contact the bank for this information.

How long is history retained in the View Payment History section?

Payment history for active and deleted payees is retained and viewable 19 months.

How far in advance should I set up a payment to ensure it is paid on time?

For an ELECTRONIC PAYMENT, allow 3 business days from when the payment is submitted. For a CHECK payment, the check will be in the mail on the same day the payment is submitted if it is submitted before the 2 a.m. processing. If the check payment is entered before 12:00 Noon CST, the check will be mailed the following morning. Allow 5 to 7 business days for a check payment.

Please note that we have no control over the U.S. Postal Service.

Are there minimum and maximum payment amounts?

Electronic payments are validated against the available account balance prior to processing with a maximum limit of \$500,000.00. Check payments maximum limit is \$9,999,999.99.

Can I have multiple payments to the same payee on the same day?

At this time, there is nothing that checks for multiple payments for the same amounts going to the same vendor on the same day.

Can I stop a payment?

Only check payments can be stopped after the check is printed and mailed, payment history will show the check number for that payment. The stop payment would be added in the same manner as for a regular check written out of your checkbook.

Whom can I pay through Online Bill Payment?

You can pay ANYONE in the United States from the next-door neighbor, to the utility company, to the bank, and even a child in college across the country.

What do the status fields indicate on the Payment History Page?

Processed - The payment has been processed and sent.

Rejected NSF-The payment that you have tried sending has rejected due to Non-sufficient funds. NSF payments will keep trying until one of the following happens: the funds become available; if it's a recurring payment and it expires, or if you delete the payment.

Communication Failure-There was an error due to communication problems. The payment will try again during the next processing run.

Vendor Refund - Payment rejected at the electronic vendor.

How many payees may I have set up?

There is no limit to the amount of payees you can set up through the Internet.

Can I edit Payee addresses?

You may edit the address of a CHECK payee only.

How do I know if a payee is electronic or check?

Once you have set up the payee, then you can look at the PAYEE LIST screen and you will see a field that will tell you if the payee is electronic or check.

What payment frequencies are available?

You can set up payments in any of the following frequencies:

Weekly
Bi-weekly
Monthly
Semi-monthly
Quarterly
Annually
Semi-annually

When can you edit the dollar amount on a scheduled recurring payment?

You may edit the dollar amount the next business day **after** the scheduled payment date.

Can I postdate recurring payments?

If a monthly recurring payment is set up to be paid on the 15th and the current date is November 12th, a payment will be scheduled for the month of November and set up to occur the 15th of every month until the end date is reached. However, if the payment is set up to be paid on the 15th and the current date is November 16th, the first payment will occur on December 15th.

Can I postdate a single payment?

Yes. Just set the payment date for a valid future date.

Will the memo field I fill out when setting up a payment be passed on to the payee?

Yes, your memo will appear on paper check bill payments. The memo field is 40 characters long. Any amount over 40 characters will be cut off. Memo field information will not appear on electronic payments.

Are there any merchants that I cannot pay through the Bill Payment service?

No. Any merchant that is on electronic payee database can go electronically. If a merchant is not on the list you may send the payment as a check. Make sure that you enter your merchant account number exactly the way it appears on your bill. If you choose a merchant on the electronic database that requires an address match, choose the correct remittance address listed on your bill.

When will the money be taken out of my account?

For an ELECTRONIC PAYMENT, funds are debited the same day that the payment is sent, providing it is sent by 12:00 Noon CST. Electronic payments submitted after 12:00 Noon CST are debited the next day during bill pay processing.

CHECK payment funds are debited from the account when the check clears your account at the bank.

What if I do not have enough money in my account?

CHECK payments are handled in the same manner as a check written out of your checkbook against an insufficient balance.

ELECTRONIC payments are verified for funds availability during processing. If the funds are available, the account that you selected for the payment will be debited and the information sent on to the electronic vendor for processing. If the funds are not available, the payment will not be processed and you will receive a message to inform you that the payment could not be sent due to insufficient funds. Each day the payment will be resubmitted for you until either you delete the payment or the funds are in the account to make the payment.

How late in the day can I enter, edit, or delete a payment?

You may add, edit, or delete a payment up to 2:00 AM CST on the day the payment is scheduled to be sent. If a same day payment is submitted between 2:00 AM CST and Noon CST it may be edited up until Noon CST.