

Welcome to the most convenient, secure banking by internet access!

To access **ebankingcenter** – your accounts through internet access – go to www.lnbky.com and click on **New Internet Banking Customer**. **First Time Log In** screen will appear. Dashes are not needed when entering account number or social security number. All fields are required. Note: The Security Question on this screen is the question you would like bank personnel to ask you should you need to call us about a forgotten password or personal identification number. Security Answer (the answer to your security question). **Click Submit.**

At the **Enter A New User Code and Password** screen, create an Access ID and Password. You will use these to sign on to internet banking in the future. Your password must be at least 6 characters long (up to 17 characters) and contain at least one alpha and one numeric character. Both User Code and Password are case sensitive. **Click Submit.**

On the **Set Security Data** page, enter your email address and confirm it. Create an Authentication Pass Phrase (not to be confused with the password) -This phrase will be displayed with your Authentication Image (selected for you) each time you log in. Select and answer three challenge questions. Select either Personal or Public Computer. **Click Submit.**

You must **Read AND AGREE to the Telephone Anytime Banking Service and ebankingcenter Agreement and Disclosure** in order for your Internet Banking account to work.

Logging in after initial set-up:

1. Log in using your current Access ID.
2. Click SUBMIT.
3. Your authentication image & pass phrase are displayed.
4. If your private image and pass phrase match, then enter your password.
If the authentication image and pass phrase do not match, do not enter your password and contact the bank immediately for assistance.
5. Click SUBMIT.

ebankingcenter/ **TABS** Application

(Internal Use - Port # plus Name Line)

Account Signer

Checking Account Number

Social Security Number

Address

City

State

Zip

Daytime phone

Best time to contact you

You will select a 4 digit personal password number which we will enter into the computer at the time you present this application. **This is your TABS password.** Without this number, no one can gain access to your financial information. It is important that this number be committed to memory. Do not write it down.

Our system will allow you access to any account(s) on which you are listed as the signer or a joint signer. You will not be able to access anyone else's account such as that of a spouse or a child unless you are listed on that account as a signer.

I hereby agree to the terms listed in this brochure.

Signature

Date

Please bring this application to any of our banking offices for completion.

Agreement and Disclosure

This Telephone Anytime Banking Service and eBankingcenter Agreement ("the Agreement") explains the terms and conditions governing the use of Telephone Anytime Banking Services and basic Internet Banking Services offered by LNB (hereafter referred to as the Bank). All eBankingcenter services of any kind offered by the Bank (including, but not limited to funds transfers) will be referred to collectively as "Internet Banking Services" in this Agreement. All Telephone Anytime Banking Services shall be referred to as "TABS". "You" refers to each person(s) who opens or those individuals authorized to use any account at the Bank and any person(s) who has been given a PIN or Password chosen by the customer. The term "business day" means all days except Saturday, Sunday and all banking holidays.

All Internet Banking Services offered by the Bank are governed by this Agreement, as well as applicable Federal Regulatory disclosures and the Deposit Account Terms and Conditions of the Bank. All charges published by the Bank from time to time will apply to TABS and Internet Banking Services where applicable. You are responsible for the payment of any fees incurred by you on any account, for any service, at any time. You agree to pay all such fees upon request of the Bank. Further, you agree to pay all telephone charges or fees incurred by you in accessing TABS or Internet Banking Services. Internet Banking Services require you to have Internet access established and TABS requires phone access.

- 1) You agree your initial use of TABS and/or any Internet Banking Service in connection with your account(s) at the Bank constitutes your acceptance and agreement to be bound by all of the terms and conditions of this Agreement and the Deposit Account Terms and Conditions, a copy of which may be obtained by calling your branch.
- 2) You understand that your Password or PIN can be used to expend funds from your account(s) and that this code must be safeguarded. The Bank is entitled to act upon instructions received through any Internet Banking Service under your PIN or Password without inquiring into the identity of the person using the PIN or Password. You agree that you will not, under any circumstances, disclose your PIN or Password to any person and that if you provide your PIN or Password to anyone, you are authorizing any transactions carried out by that person. To further protect your privacy, you will be required to change your password at a minimum of every six (6) months.
- 3) You acknowledge that no employee of the Bank needs, or should ever ask for, your PIN or Password. You are liable for all transactions made or authorized using your PIN or Password.
- 4) You hereby indemnify and hold harmless the Bank from any and all liability, and agree not to make any claim against the Bank or bring any action against the Bank, in honoring or allowing any actions or transactions where you have authorized the person performing the action or transaction to use your account or when you have provided your PIN or Password to that person.
- 5) You will notify the Bank at once at (502) 839-2600 if you believe another person has improperly obtained your PIN/Password or has carried out unauthorized transactions. At any time, you may ask the Bank to disable your PIN or Password and issue a new one to you.
- 6) For multiple party accounts, each owner on a multiple party account will be liable for all transactions that are made on that account, and authorizes all transactions made by any other signer(s) or owner(s) on the account(s).
- 7) The terms as set forth in this Agreement are governed by the laws of Kentucky.
- 8) The Bank has the right to modify or terminate this Agreement or the Deposit Account Terms and Conditions at any time. When making changes, the Bank will comply with all legal notice requirements. Once this Agreement is terminated, the Bank will not allow any additional transactions on the account, nor will additional Internet Banking Services be permitted including but not limited to any payments or transfers scheduled in advance or any pre-authorized recurring payments or transfers. If this Agreement is modified, your continued use of the account will represent your acceptance of the changes.
- 9) In order to take advantage of other Internet Banking Services offered, you understand that you must complete this Agreement and establish basic Internet Banking Services with the Bank. All services later added are covered under this Agreement, and your signature authorizes the Bank to carry out transactions under any other Internet Banking Services you decide to use or set-up at a future date.
- 10) The Bank will not provide any receipt or documentation of transactions other than regular account statements.
- 11) Transfers between accounts will be included toward any transaction limitations associated with your account. For questions concerning these limitations, please refer to the Account Terms and Conditions and disclosures or contact any Customer Service Representative.
- 12) You may terminate Internet Banking Services in writing to LNB, ATTN:Internet Banking Officer, 128 South Main St. Lawrenceburg, KY.