

## Business

# NETTELLER® CASH MANAGEMENT & BILL PAYMENT

## WHAT IS IT?

NetTeller Cash Management is an Internet-based financial management tool with user-friendly functionality. It allows you to handle a variety of cash management and accounting needs online. With this system you will be able to conduct your business banking online with greater ease and greater efficiency than ever before. It's a perfect tool for your business if you would like to dedicate more time to making money and less to managing it.

## FEATURES

By offering different levels of service and pricing, we can accommodate both the sole proprietor who just wants to access account information and the large corporation looking to streamline operations.

## FREE STANDARD PACKAGE

Small businesses will appreciate the convenient features of the Standard NetTeller Cash Management with no monthly fees:

- > View any of your Champlain National Bank deposit and loan accounts.
- > Transfer funds among Champlain National Bank accounts and make loan payments.
- > View and download your statements.
- > View and print check images.
- > Initiate Stop Payments (regular fee applies).
- > Download account information into money management software.

## PREMIUM PACKAGE

Premium NetTeller Cash Management service is for those businesses that use Wire and ACH capabilities as vital parts of their daily operations. For a low monthly fee of \$20 you will be able to:

- > Benefit from ALL the features of Standard NetTeller Cash Management package PLUS
- > Initiate Wire transfers to anywhere in the US from the convenience of your PC.
- > Initiate and maintain ACH transaction files online. You can originate ACH files, both credit and debit, to accommodate such functions as direct deposit of payroll and collection of receivables.

## FREE BILL PAYMENT

Add NetTeller Bill Payment to either your Standard or Premium package at absolutely no cost. NetTeller Bill Payment gives your business the ability to make payments to most merchants and individuals through the Internet. It puts you in control of your finances and saves your valuable time and money. It's one more way Champlain National bank makes banking simple and convenient.

## SECURE & SAFE

Your account's security is enhanced with restricted access codes and unique ID numbers and PINs for each user. A Cash Management Administrator selected by you will have the ability to control which employees can log in to perform which functions. In addition, all transactions are sent in secure encrypted form for maximum security.

## SIMPLE

Our NetTeller Cash Management is simple and user friendly. It operates on any PC with a browser that supports 128 bit encryption, such as Microsoft Internet Explorer® (version 5.0 or higher) or Netscape Navigator™ (version 4.7 or higher).

## SIGN UP

- > Return the attached application to the nearest Champlain National Bank branch office or mail it to us. Be sure to select the Administrator.
- > Look in the mail for the documentation package. Sign and return the documentation enclosed in the package.
- > Look in the mail for a letter that will guide you through the first Log in.
- > Log in to start taking advantage of NetTeller!

## QUESTIONS?

If you have any questions or comments, contact Champlain National Bank EFT Operations by:

- > Calling us at (518) 963-4201, option 1.
- > Faxing us at 518-963-7669.
- > Visiting us at [www.champlainbank.com](http://www.champlainbank.com)
- > Writing to us at: EFT Operations, Champlain National Bank, PO Box 130, Willsboro, NY 12996
- > Contacting one of our convenient branch offices located nearest to you.

# NETTELLER CASH MANAGEMENT & BILL PAYMENT ENROLLMENT FORM

COMPANY INFORMATION (please print)			
Company Name		Email Address:	
Address:	City:	State:	Zip:
Business Phone:	Fax Number:	Tax ID:	
Business Structure:	<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Limited Liability Company	<input type="checkbox"/> Association
	<input type="checkbox"/> Partnership	<input type="checkbox"/> Corporation	<input type="checkbox"/> Municipality
		<input type="checkbox"/> School District	<input type="checkbox"/> Government

ADMINISTRATOR INFORMATION (please print)			
First Name:	Middle Initial:	Last Name:	
Title:	Email Address:		
Day Phone:	Fax Number:		

REQUESTED SERVICES		
<b>Standard Service Features:</b> <input type="checkbox"/> NetTeller® Cash Management* <small>(Includes account information, balance, transaction history, account transfers and stop payments.)</small> <small>* Standard Service Features are free of charge. Separate Stop Payment Fee applies. One time setup fee applies. Please contact local bank office for details.</small>	<b>Premium Service Features:</b> <input type="checkbox"/> Wire Transfer* <input type="checkbox"/> ACH Origination* <small>*Monthly Service Fee will be charged for the use of these services. Separate fee for each Wire Transfer and ACH Origination applies. One time setup fee applies. Please contact local bank office for details.</small>	<b>Bill Payment Service:</b> <input type="checkbox"/> NetTeller® Bill Payment* <small>*Bill Payment features are free of charge.</small>

ACCOUNT FOR BILL PAYMENT (For Bill Payment Customers Only)
Please indicate which checking account number you would like to use for Bill Payment (please list only one):

ACCOUNTS TO ACCESS THROUGH NETTELLER®		
Account No.		

**BY SUBMITTING THIS APPLICATION:**

1. I acknowledge that I will read the following documents prior to using the service and by accessing the service I thereby agree to their terms and conditions: a) NetTeller® Internet Banking for Businesses Agreement and Disclosure Statement; b) Automated Clearing House Participation Agreement and Security Requirements (if applicable); c) Wire Transfer Authorization and Agreement (if applicable). The bank may amend the documents from time to time. 2. I will select the Log In I.D. and Log In Password for NetTeller® Cash Management to access the specified accounts. 3. I agree to safeguard my Log In I.D. and password. I agree to notify Champlain National Bank immediately if the confidentiality of my Log In I.D. and/or Log in Password are compromised. 4. All instructions delivered through the use of NetTeller® Cash Management will be deemed to be my written authorization to charge or credit my designated accounts for the transaction(s) indicated. All account transactions are also subject to Champlain National Bank's rules for my account.

SIGNATURE \_\_\_\_\_ Date: \_\_\_\_\_

Mail your signed application to: EFT Operations, Champlain National Bank, P.O. Box 130, Willsboro, NY 12996-0130

<b>BANK USE ONLY:</b>	Approved by:	Entered by:	Verified by:
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Champlain 298-4114	Crown Point 597-3322	Elizabethtown 873-6347	Keene 576-9515	Lake Placid 523-7070	Plattsburgh 562-1785/561-6000	Westport 962-8216	Willsboro 963-4201
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