

Personal CONVENIENCE SERVICES ENROLLMENT

NETTELLER[®] INTERNET BANKING

With Champlain National Bank's FREE NetTeller[®] Internet Banking system you will be able to do your banking anytime, anywhere... at home, from the office, or anywhere else you have access to Internet! From checking your balance to transferring funds, you are in full control of your money. With NetTeller[®] Internet Banking you can view current account information; transfer funds among your Champlain National Bank accounts; view transaction history; make your loan payments; print a statement copy; view check images; download your posted transaction information to financial management software such as Microsoft[®] Money and Intuit[®] QuickBooks.

NETTELLER[®] BILL PAYMENT

NetTeller[®] Bill Payment gives you the ability to make payments to most merchants or individuals through the Internet for FREE. 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. For more information or to sign up for NetTeller[®] Internet Banking and Bill Payment visit www.champlainbank.com or one of our offices.

SECURE & SAFE

To ensure the highest security, you are in complete control of access to your accounts with a special 12-digit NetTeller ID number assigned by CNB and your 6 - 8 character password. Both your NetTeller ID and password can be changed after your first successful log in. In addition, all transactions are sent in secure encrypted form for maximum security.

CHAMPLAIN DEBIT MASTERCARD[®]

Make paying for purchases a lot easier with FREE Champlain Debit MasterCard[®]. No need to carry cash, write checks, or worry about paying credit card bills. In those instances you need cash, use your debit card at many ATM locations nationwide. Your monthly checking statement will clearly list all transactions. To obtain a request for Debit MasterCard[®] stop in one of our conveniently located offices or visit www.champlainbank.com.

CHAMPLAIN 24 ATM CARD

Do your banking whenever you want, wherever you are. Access your account(s) 24 hours a day, seven days a week. Withdraw cash, transfer funds and check your balance at your convenience. Access your account(s) at thousands of ATMs worldwide – anywhere you see the NYCE[®] or PLUS[®] Network symbols. Best of all, no monthly maintenance fees!

BROAD ATM NETWORK

Enjoy the freedom to access your money when you want and where you want without the annoying charges. Use your Champlain National Bank ATM or Debit Card at any KeyBank ATM in New York and Vermont. You can withdraw cash, transfer funds and obtain balance information at no charge!* No fees from us. No fees from them. Whether shopping across the lake or just traveling through the North Country, you will enjoy the convenience of having easy access to your funds.

*Normal daily withdrawal limits apply.

CONVENIENCE SERVICES ENROLLMENT FORM

For each account holder, please mark checkboxes next to the services you would like to enroll in.

ACCOUNT HOLDER (CIF# _____)

First Name: _____ MI: _____ Last Name: _____

Physical & Mailing Address: _____

City, State, Zip Code: _____

Home Phone: _____

Birth Date: _____ SSN/TIN: _____

Email Address: _____

JOINT ACCOUNT HOLDER (CIF# _____)

First Name: _____ MI: _____ Last Name: _____

Physical & Mailing Address: _____

City, State, Zip Code: _____

Home Phone: _____

Birth Date: _____ SSN/TIN: _____

Email Address: _____

DEBIT CARD OR ATM CARD

Please link my Debit MasterCard® to (account number)¹:

Checking (required): _____

Savings (optional): _____

OR

Please link my Champlain 24 ATM Card to (account number)¹:

Checking: _____

Savings: _____

¹Limit of one ATM OR Debit card per account for each accountholder.

Please link my Debit MasterCard® to (account number)¹:

Checking (required): _____

Savings (optional): _____

OR

Please link my Champlain 24 ATM Card to (account number)¹:

Checking: _____

Savings: _____

¹Limit of one ATM OR Debit card per account for each accountholder.

BILL PAY & NETTELLER

I would like to access the following accounts through NetTeller Internet Banking:

	Account #	Description (Example: Vacation Savings)
1.		
2.		
3.		
4.		
5.		

I would like to use the following account for NetTeller Bill Payment: (account number)²:

Checking (required): _____

²You must be at least 18 years of age to participate in Bill Payment.

BY SUBMITTING THIS ENROLLMENT FORM:

ATM or MASTERCARD DEBIT CARD: By signing below, I/We agree to abide by the terms and conditions of the Electronic Funds Transfer Disclosure, which the Bank may amend from time to time. This disclosure was provided to me/us at account opening. We further agree to be bound by all other applicable rules and regulations, and to be jointly and severally liable with each applicant to repay all debts incurred under this account by any applicant or authorized user. I have been instructed to memorize my PIN, never write the number on my card, or tell anyone else the number. I also understand that if two names appear below, each must appear on my accounts' records. I understand this is not a credit card and that the dollar amount of the purchases made with my MasterCard debit card will be deducted from my Champlain National Bank checking account only. Purchases made with my ATM card will be deducted from my checking account unless my ATM card is linked to my savings account only. In that event, purchases will be debited from my savings account and these transactions are subject to Federal banking regulations limiting the number and types of transfers and withdrawals you can make each month from your savings accounts. **NETTELLER INTERNET BANKING & BILL PAY:** I attest that I have read and will be bound by the terms and conditions of the Electronic Funds Transfer Disclosure and the Internet Banking and Bill Pay Agreement and Disclosure, which the Bank may amend from time to time. My NetTeller Log In ID and initial Log In Password/PIN will be provided by Champlain National Bank. I will create a new NetTeller Log In Password to access the specific accounts listed above. (New NetTeller users only). I agree to safeguard my Log In ID and Password. I agree to notify Champlain National Bank immediately if the confidentiality of my Log In ID and/or Log In Password is compromised. All instructions delivered by Internet Banking will be deemed to be my written authorization to charge or credit my so designated accounts for the transaction(s) indicated and such transaction(s) are also subject to Champlain National Bank's rules for my account.

ACCOUNT HOLDER'S SIGNATURE _____ Date: _____

JOINT ACCOUNT HOLDER'S SIGNATURE _____ Date: _____

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

BANK USE ONLY:	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