ONLINE BANKING APPLICATION

LAST NAME	FIRST	MI	SOCIAL SECURITY #	HOME PHONE	BUSINESS PHONE
LAST NAME	FIRST	MI	SOCIAL SECURITY #	HOME PHONE	BUSINESS PHONE

CURRENT ADDRESS | CITY | STATE | ZIP

EMAIL ADDRESS | BIRTHDATE MM/DD

Please include the Bill Pay Option with my NetTeller On-Line Banking – Yes_____ No_____

INSTRUCTIONS FOR DETERMINING ACCOUNT DESCRIPTIONS:

In the spaces below list all account numbers for which you are a signer and wish to access via the NETTELLER ON-LINE INTERNET BANK SYSTEM. For security reasons, we do not send or request your account numbers over the Internet. For each account number listed select a short descriptive name (20 characters or less including spaces – special characters are not allowed). Some examples might be checking, savings, car loan, home equity loan, etc. Do not use the same name for two different accounts. If you have two or more checking or savings accounts, qualify them in some way such as joint checking, special checking (or savings) so you will be readily able to identify the account by the name only. Remember since the account numbers are not sent over the Internet they will not appear on your Internet screen.

ACCOUNT NUMBERS:	***ACCOUNT DESCRIPTIONS:***	***Use for Bill Paying Yes/No***

PLEASE READ CAREFULLY BEFORE SIGNING

I/we certify that the information provided is true and correct. I/we apply and authorize MontroseBank, SurfaceCreekBank, DeltaBank and NorthForkBank to verify any information included on this application and access to all the accounts listed above on which I/we am/are a signer(s). The use of NETTELLER is governed by the printed terms and conditions of the NETTELLER INTERNET BANKING AGREEMENT and such other terms and conditions or amendments thereto, as may be established by MontroseBank, SurfaceCreekBank and DeltaBank and communicated to me/us in writing. I/we agree to be bound by the terms of the NETTELLER INTERNET BANKING AGREEMENT, as it exists today and as amended in the future. I/we understand that the bank will retain this application and credit information, even if I am not approved for this online banking service. To the extent permitted by law, I/we agree to hold MontroseBank, SurfaceCreekBank, DeltaBank and NorthForkBank harmless from damage caused by my/our own negligence.

SIGNATURE DATE SIGNATURE DATE

FOR BANK USE: Initials_____ Date_____ NETTELLER APPLICATION 08-22-07