



New Account Application

Account #: (will be completed by bank) _____

Name: _____ Birth Date: _____ Social Security #: _____

Address: _____ City: _____ State: _____

Phone Number: _____ E-Mail Address: _____

Grade or Department: _____ Date: _____

School: _____ School Year: _____

Do you wish to use Online Banking? Yes or No

Would you like an F&M Bank & Trust ATM card?

Yes or No

Signatures - Parent/Guardian: _____ Student: _____

Bank Use Only:
Date Opened: _____
Opening Deposit: _____

Questions?
Ask for a Client Service Representative
319-754-BANK



e-Statement Agreement

This agreement is made between you and Farmers & Merchants Bank & Trust for electronic delivery of your F&M account statement(s) and any disclosures that we might send to you with your statement(s) using online banking and our website (www.fmbanktrust.com). The words “we”, “us”, and “our” means Farmers & Merchants Bank & Trust and the words “you” and “your” means each account owner(s).

You agree to abide by the terms and conditions of this agreement and acknowledge your receipt and understanding of the disclosures contained in this agreement. This agreement is in addition to any other agreements between you and us including deposit account disclosures and internet banking agreement and disclosures. If there is a conflict between the terms and conditions of this agreement and any other agreement between you and us, this agreement will control.

When you select “Online Only” with respect to an account, you agree that we will provide you with any communications relating to that account in electronic format. If you request to receive your statement by electronic delivery, **you understand and agree that you will no longer receive a paper statement or the documents (check images) enclosed with the paper statement.** We will document and archive all statements and cancelled checks to ensure future availability whether produced electronically or in print. Your consent to receive electronic communications and transactions includes, but not limited to:

- Initial disclosures or agreements for your account(s)
- Periodic disclosures or monthly billing statements for your account(s)
- Notices or disclosures about a change in the terms of your account(s)
- Privacy policies and notices

In order to use this service, you will need:

- Working Internet connection
- Adobe Acrobat Reader 7.0 or Higher. To download a free copy, please go to <http://www.adobe.com>
- An e-mail account
- F&M Online Banking account

We will notify you by e-mail when your statement(s) is available. You will need to log onto online banking to retrieve your statement(s). You do have the ability to request a paper copy of an electronic statement at any our walk-in locations, by contacting us by telephone at (888) 331-BANK or writing us at P.O. Box 928 Burlington, IA 52601. If you request a paper copy of your bank statement, normal bank fees will apply.

You may withdraw your consent to receive communications in electronic form for any of your accounts at any walk-in location, or by writing us at P.O. Box 928 Burlington, IA 52601. We may treat your provision of an invalid email address as your withdrawal consent to receive electronic communications. Charges may apply to receive paper statements.

You must maintain a valid e-mail address with Farmers & Merchants Bank & Trust to receive electronic statements. If your e-mail changes, please notify us promptly by writing us at P.O. Box 928 Burlington, IA 52601 or you may notify us at any walk-in location.