

PERSONAL COMPUTER BANKING

CLICK INTO EVERYDAY CONVENIENCE

**APPLICATION FOR
EZBanker
APPLICANT**

Account Number(s) _____
 Name _____
 Address _____
 City _____
 State _____ Zip _____
 Home Phone Number _____
 Social Security # _____
 Date of Birth _____
 Employer _____

CO-APPLICANT

Name _____
 Address (if different from above) _____
 City _____ State _____ Zip _____
 Home Phone Number _____
 Social Security # _____
 Date of Birth _____
 Employer _____

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services. Customer(s) agree that the EZBanker ID assigned by the Bank, and the Personal Password chosen and entered by the customer(s) controls account security. The customer(s) will protect the password and hold the bank harmless from unauthorized use. Any information downloaded by the customer(s) becomes the property and responsibility of the customer(s).

Applicant's Signature _____
 Date _____
 Co-Applicant's Signature _____
 Date _____

Mail or Deliver to:

**BANK OF COMMERCE
THIRD & BUFFALO
P.O. BOX 50
RAWLINS, WYOMING 82301**

Official Use Only

Date received _____
 Approved (Y / N) _____
 Processed By _____



ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

EZBanker Computer Transfers - types of transfers - You may access your account(s) at www.bocrawlins.com or www.bankofcommercerawlins.com using your personal identification number and user identification, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- get information about:
 - the account balance of checking accounts
 - the last 182 days of deposits to checking accounts
 - the last 182 days of withdrawals from checking accounts
 - the account balance of savings accounts
 - the last 182 days of deposits to savings accounts
 - the last 182 days of withdrawals from savings accounts

CUT HERE

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

Limitations on frequency of transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers from a money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no more than three by check or similar order to third parties.
- Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month.

DOCUMENTATION

• Periodic statements.

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the



correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (4) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

BANK OF COMMERCE
P.O. BOX 50

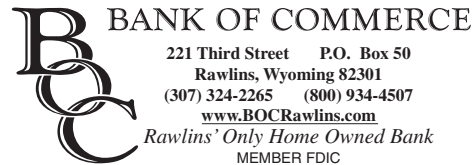
RAWLINS, WYOMING 82301

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: (307) 324-2265

MORE DETAILED INFORMATION IS AVAILABLE
ON REQUEST



LOBBY HOURS:

9:00 - 4:00 Monday through Thursday
9:00 - 5:00 Friday

DRIVE-UP HOURS:

8:00 - 5:00 Monday - Friday

24 hr ATM:

Walk up or Drive up at Third and Buffalo
Drifter's Inn in Baggs, WY

24 hr Telephone Banking

Phone 324-4510
1-800-934-4634

24 hr Internet Banking

www.BOCRawlins.com



Now you can access your account from your keyboard

Your personal computer just added one more capability to its list of time-saving tools. Now you can access your accounts any time of day, any day of the week, using your computer. EZBanker lets you access certain account information and make simple transactions right from your home or office—or anywhere you have access to a personal computer.

24-hour access at your fingertips

We know that not everyone does their banking from 9 to 5. So, we've made it easy for you to access your account any time you choose to log on. EZBanker eliminates many of the trips you currently make to our bank. And, it gives you more control of your account by allowing you up-to-the-minute information on all account activity.

Apply today

Start enjoying the convenience and additional privileges of EZBanker today. To apply, complete the attached application and mail or deliver it to the address shown on the application, or fax it to 1-307-324-3634. For additional information visit us on our website:

www.BOCRawlins.com

and click on Frequently Asked Questions icon.