

3. WNB Business Internet Banking Administrator.

As a WNB Online Banking business customer, your company will have access to the Business Internet Banking functionality of WNB Online Banking. With the Business Internet Banking function, your company can assign authorities to designated employees for use of the system on your company’s behalf by establishing a WNB Business Internet Banking User ID for the employee. The below named individual will act as the Business Internet Banking Administrator. This person will have access to the Business Internet Banking Administration menu upon log-in to WNB Online Banking. This person will be fully responsible for establishing account access authorities and functional authority to additional users at your company, if applicable. This individual will be responsible for editing, adding or deleting users of the WNB Online Banking system and its various features. It is the responsibility of this individual and company to maintain its functionality and establish security measures on behalf of the named company. Winona National Bank assumes no responsibility for misuse, theft or misappropriation of the WNB Internet Banking user names and passwords.

Name and title of person authorized to function as the WNB Business Internet Banking Administrator:

Name: _____ Title: _____

Phone# _____ E-Mail Address: _____

4. Account fees for use of WNB Online Banking.

There is a monthly charge that is dependent on the types of transactions you are looking to make on WNB’s Business Internet Banking. If subscribing to ACH additional charges are as follow: (1) free one time set-up, (2) processing fee of \$7.50 per payroll and collection transactions, (3) processing fee of \$5.00 per ACH payment, ACH receipt, and child support payment transactions, (4) free return item charges per ACH item, (5) free Bill Payer transactions, (6) processing fee of \$20.00 per domestic wire transactions, and (7) processing fee of \$45.00 per international wire transactions. The fees charged are subject to change at the bank’s discretion.

By signing below, I authorize a deduction from checking account #_____for payment of the use of WNB Online Banking. If the above account is on account analysis, fees for WNB Business Internet Banking and ACH services will be charged separately.

By signing below, I acknowledge receipt of the WNB Business Internet Banking Terms and Conditions and agree, on behalf of said company, to be bound by the terms, disclosure and conditions provided at the signing of this agreement.

Agreed to and Accepted by: (must be authorized signer(s) on accounts requesting access to)

(Signature)
Name: _____

Title:

Dated:

(Signature)
Name: _____

Title:

Dated: