



LITCHFIELD NATIONAL BANK
NBS MOBILE ALERTS ELECTRONIC DISCLOSURE AND CONSENT

Mobile Alerts provide notification by e-mail and/or text message for the following events:

- NSF Check(s) Notification-Date Insufficient and Total Amount of Insufficient Items
- Overdraft Notification-Date First Overdrawn and Current Balance
- Loan Past Due-Payment Due Date and Amount Due
- Loan Reminder-Payment Due Date and Amount Due
- CD Interest-Payment Date and Amount to be Paid
- CD Renewal-Maturity Date and Current Balance
- CD Maturity-Maturity Date and Current Balance
- Telephone Transfer Notification
- Low Balance Notification-Checking only

Mobile Alerts do not contain names, addresses, account numbers, etc. These notifications could replace the printed notices, but will continue in most cases to be mailed.

This Electronic Disclosure and Consent contains important information. You must read and consent to the terms of the Electronic Disclosure and Consent in order to subscribe to our Mobile Alerts service.

Before obtaining products or services electronically through Litchfield National Bank you must consent by signing this agreement to ensure the legality of electronic contracts. All of the disclosures, records and other information being provided to you may be in electronic form. Information provided in electronic form will not be distributed in paper unless you contact the bank at **217-324-6161**, or in writing to: **Litchfield National Bank, PO Box 309, Litchfield, IL 62056**, and request a paper version of a particular document. Your consent covers all of your transactions relating to the product or service that you agree to obtain electronically. You have the right to withdraw your consent at any time and at no cost to you. If you wish to withdraw your consent, you must contact **Litchfield National Bank** by phone at **217-324-6161** or in writing to: **Litchfield National Bank, PO Box 309, Litchfield, IL 62056** or online by e-mailing us at: lnb@litchfieldnationalbank.com. We reserve the right to change or cancel any or all of the service at any time without notice. We may also cancel or suspend your access to the service at any time without reason or notice and for any reason, including but not limited to your non-use of the service. Your enrollment in the service shall also automatically terminate in the event our right to offer and provide the service is lost or terminated, for whatever reason. You agree that we will not be liable to you for any modification, suspension, cancellation or discontinuation of the service, for whatever reason.

The minimum mobile device specifications are as follows: valid cellular provider portal and device must be able to accept text transmission.

Mobile Alerts We provide voluntary Account Alerts. Voluntary Account Alerts must be activated by you. Account Alerts allow you to choose alert messages for your accounts. We may add new alerts from time to time, or cancel old alerts. We may also cease to provide any types of alerts at any time, and in our sole discretion. Your right to receive account alerts is personal to you and is not transferable or assignable by you to any other person or entity. Voluntary Account Alerts are subject to the following:

- Electronic alerts will be sent to the cellular phone number you have provided. If your mobile device's number changes, you are responsible for informing us of that change. You can also choose to have alerts sent to a secondary mobile device that accepts text messages. Changes to your primary and secondary mobile devices will apply to all of your alerts and to all Litchfield National Bank systems.

LITCHFIELD NATIONAL BANK

- *Electronic notices will be sent to the email address you have provided. If your email address changes, you are responsible for informing us of that change. Changes to your primary email address will apply to all of your notices and to all Litchfield National Bank systems.*
- *You understand and agree that your alerts may be delayed or prevented by a variety of factors. We do our best to provide alerts in a timely manner with accurate information. We neither guarantee the delivery nor the accuracy of the contents of any alert. You also agree that we shall not be liable for any delays, failure to deliver, or misdirected delivery of any alert; for any errors in the content of an alert; or for any actions taken or not taken by you or any third party in reliance of an alert.*
- *Because text alerts are not encrypted, we will never include your passwords or full account number. However, alerts may include some information about your accounts. Depending upon which alerts you select, information such as your account balance or the due date for your loan payment may be included. Anyone with access to your email or mobile device will be able to view the contents. It is your responsibility to maintain the security of your email and your mobile device.*
- *You understand and agree that standard texting rates apply. Litchfield National Bank will not be responsible for fees incurred as a result of the receipt of account alerts.*

Our Limited Liability for Use of Mobile Alert Services. *Our Mobile Alert services are provided to you on an “AS-IS” AND “AS AVAILABLE” BASIS. WE DO NOT MAKE ANY WARRANTIES OR REPRESENTATIONS THAT YOU WILL HAVE CONTINUOUS OR UNINTERRUPTED ACCESS TO MOBILE ALERT SERVICES OR ITS CONTENT OR FUNCTIONS, OR THAT SUCH FUNCTIONS WILL BE ERROR-FREE OR ANY ADVERTISEMENTS, OR WEBSITES IN CONNECTION WITH THAT SERVICE, INCLUDING, WITHOUT LIMITATION, EXPRESS OR IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF THIRD-PARTY RIGHTS AND TITLE, AND ANY IMPLIED WARRANTIES ARISING FROM COURSE OF DEALING OR COURSE OF PERFORMANCE, YOUR SOLE AND EXCLUSIVE REMEDY FOR ANY FAILURE OR NON-PERFORMANCE OF MOBILE ALERT SERVICE SHALL BE FOR US TO USE COMMERCIALY REASONABLE EFFORTS TO PERFORM AND ADJUST OR REPAIR OF THE MOBILE ALERT SERVICE. IN NO EVENT WILL LITCHFIELD NATIONAL BANK, OR ANY OF ITS OFFICERS, DIRECTORS, SHAREHOLDERS, PARENT COMPANIES, SUBSIDIARIES, AFFILIATES, AGENTS, LICENSORS, OR THIRD PARTY SERVICE PROVIDERS BE LIABLE FOR ANY CONSEQUENTIAL (INCLUDING, WITHOUT LIMITATION, LOSS OF DATA, FILES, PROFIT, OR GOODWILL OR THE COSTS OF PRUCUREMENT OF SUBSTITUTE OF GOODS OF MOBILE ALERT SERVICES), INDIRECT, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF MOBILE ALERT SERVICES.*

Indemnification *You agree to indemnify, defend, and hold LITCHFIELD NATIONAL BANK and its Officers, Directors, Shareholders, Parent Companies, Subsidiaries, Affiliates, Agents, Licensors, or Third Party Service Providers harmless from any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorney’s fees) arising from (a) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the service; (b) your violation of any law or rights of a third party; or (c) your use, or use by the third party, of Mobile Alert Services.*

Entire Agreement

This Agreement, as it may be amended from time to time, together with any other disclosures or documents provided to you about your Mobile Alert services, contains the entire agreement between us and supersedes any other or oral communications and previous agreements, if any with regard to Mobile Alert Services.

Governing Law

Any Account will continue to be governed by the laws described in the Account agreement. This Agreement will be construed and interpreted in accordance with federal law applicable to Mobile Alert Services and to the extent not superseded by federal law, the laws of the state of Illinois without regard to conflict-of-law rules.



LITCHFIELD NATIONAL BANK
SIGN UP FOR NBS MOBILE ALERTS

Please provide us with the information requested below.

***REQUIRED Entries**

*First Name 1: _____ Mi: _____ *Last Name: _____
 First Name 2: _____ Mi: _____ Last Name: _____
 *Address: _____
 *City: _____ *State: _____ *Zip: _____
 *Cell Phone: _____ Home Phone: _____ Work Phone: _____

Mobile Text Alerts (Y/N): _____

*Mobile Phone 1: _____
 *Mobile Carrier 1: _____
 Mobile Phone 2: _____
 Mobile Carrier 2: _____

Low Balance Alert (Y/N): _____

*DDA Acct 1 Number: _____
 *DDA Acct 1 Balance: _____
 DDA Acct 2 Number: _____
 DDA Acct 2 Balance: _____

Electronic Notices (Y/N): _____

*Primary e-mail _____
 Password to open electronic notices _____ (optional, 6-12 alphanumeric characters, case sensitive, no special characters). Please make this a unique password that you are currently **not** using.

*Acct Number 1: _____ ___ Ckg ___ Loan ___ CD
 Acct Number 2: _____ ___ Ckg ___ Loan ___ CD
 Acct Number 3: _____ ___ Ckg ___ Loan ___ CD
 Acct Number 4: _____ ___ Ckg ___ Loan ___ CD
 Acct Number 5: _____ ___ Ckg ___ Loan ___ CD

Signature

Date

Signature

Date

