



www.weareamerican.com

Name _____

Internet Banking User ID _____

Internet Banking User Agreement

Authorization and access to accounts

Internet Banking is a service provided solely to American Bank Center customers. Internet Banking will allow you access to financial information on all accounts that you are listed as a primary owner, joint owner, guarantor, or co-maker. You may also have access to accounts that you are listed as an authorized signer with written permission from the account owner.

You are responsible for your User ID and Password. It is your responsibility to secure and change your password on a regular basis to prevent any unauthorized access to your accounts.

Information and Account Disclosure

As an American Bank Center customer, the account information and disclosures you received when you opened your accounts remain in full force and effect. All of American Bank Center's regular rules, restrictions, fees and charges will apply to all transactions you initiate while connected to your accounts.

Limitation of Liability

American Bank Center is not responsible for any mistakes or losses resulting from the disclosure of your User ID or Password to a third party. Any transaction performed through Internet Banking by any person authorized to have access to your account is legally binding to you in the same extent that such transaction could have been performed by you in person, by mail, telephone, or other communication to American Bank Center. In addition, American Bank Center is not responsible for transactions that occur between your accounts under the following examples:

- If you do not have sufficient funds to complete the transaction.
- If your funds are subject to legal process or any other restriction at any time prior to the transaction.
- If circumstances beyond our control prevent the accurate completion of your transaction.

Incorrect Transactions

Contact us at once if for any reason a banking transaction is not completed as expected. If in any event you believe that there has been a mistake or if you have any questions concerning a transaction, contact us immediately at:

American Bank Center
140 1st Ave W
Dickinson, ND 58601
(701) 483-6811

By signing, I hereby authorize American Bank Center to perform the transactions that I request and that I have received and agree to the conditions of American Bank Center's **Electronic Funds Transfer Disclosure** and **Internet Banking Users Agreement**.

Signature

Date

E-mail address

Bank Use Only
Input By _____
VerifiedBy _____

Where did you hear about Internet Banking? _____