

IRWIN ONLINE AGREEMENT

Services Requested:

Irwin Online Bill Payment

Agreement between Irwin Union Bank (Irwin Union) making Internet Banking available to Client whose signature appears on this application, be it resolved, that as to the account(s) (Accounts) to be accessed:

- A. Irwin Union, the depository banking institution at which the Accounts are maintained for Client, is subject to the terms and conditions governing the Accounts, and the services performed in conjunction with the Accounts as may be amended from time to time, and all applicable Federal and State laws and regulations.
- B. In addition to the authority that Irwin Union may have under any other agreement between Irwin Union and Client, Irwin Union has the authority:
 - a. To honor any computer instruction relating to transfer of funds (including recurring payments) and to post such transfer to the appropriate Accounts, payment bills, stop payments, or any other transaction Irwin Union is authorized by agreement to complete on the Client's behalf, without making any inquiry into amounts so transferred or any other inquiry;
 - b. To pay service charges (whether monthly or otherwise from the appropriate accounts); and,
 - c. To assume that any computer instruction tendered is authentic, unless the Client informs Irwin Union that said instructions are no longer to be honored by Irwin Union.
- C. Client agrees to indemnify (reimburse for all losses and damages incurred) and hold harmless Irwin Union from any and all claims, actions, causes of actions, damages, losses and expenses resulting from the Client furnishing to a person or entity (individually and collectively, a 'third person') other than Irwin Union and its employees, any account information, account identification number(s), Social Security Number, account I.D., PIN number(s) of Client, and the third party uses the information to transfer funds from the Accounts or for any other purpose not expressly authorized by this application.

Please print this application and either fax it to 1.812.376.1963 or mail it to:

Irwin Union Bank
EFT Dept.
PO Box 929
Columbus, IN 47202

Printed Client Name

Social Security Number

Client Signature

Date

Account Number

Client Email Address