

**First Internet Bank of Indiana
Online Banking Access Agreement**

This Online Banking Access Agreement (the "Agreement") provides the terms and conditions governing the use of Online Banking, an internet-based banking service offered by First Internet Bank ("First IB"). By using any of the Online Banking services, you agree to abide by the terms and conditions of this Agreement as well as the terms, conditions, agreements, fee schedules, and disclosures applicable specifically to any such service and provided on First IB's web site. "You" and "your" refer to each person who opens or is authorized to use any account or service offered by First IB. "We" refers to First IB.

First IB is entitled to act upon instructions received with respect to any Online Banking service under your User ID and secret Password and without inquiring into the identity of the person using the Password. First IB will establish access for you using a default Password. You shall immediately change your Password upon your first log-in. If you do not log in within 60 days of being notified of your Password, we will disable your access to the Online Banking services. You must contact First IB to restore access. You agree that you will not under any circumstances disclose your Password to anyone, including anyone claiming to represent First IB. You acknowledge that no one from First IB will ever ask you for your Password, and that First IB employees do not need your Password for any reason.

You are liable for all transactions made or authorized with the use of your Password. First IB has no responsibility for establishing the identity of any person who uses your Password. You agree that if you give your Password to anyone or fail to safeguard its secrecy, you do so at your own risk since anyone with your Password will have access to your accounts. You agree that if you believe the secrecy of your Password has been compromised, you will immediately notify First IB of that fact, and will immediately change your Password.

For joint accounts, each person must have a separate Password. Each person on a joint account will be liable for all transactions that are made on that account by all other joint holders of the account.

To the extent permitted by law, you agree to indemnify and release First IB, its affiliates, and its service providers from any and all liability, and agree not to make any claim against First IB or bring any action against First IB, relating to its honoring or allowing any actions or transactions that were conducted under your Password.

By directing First IB, through the use of any Online Banking service initiated with your User ID and secret Password, to transfer funds or make a payment of any kind, you authorize First IB to withdraw from the designated account the amount of funds required to complete the transaction. Requests for new account services, instructions to change existing account information or services, and other communications received by First IB through the internet shall constitute legal endorsements, and shall have the same force and effect as a writing signed by you.

Signature

Printed Name

Date

SSN

Email Address

Each account holder requesting online access to a First IB account must print, sign, and return this form to us.

FAX: 1-888-644-8678

MAIL: First Internet Bank of Indiana
Deposit Operations
PO Box 681378
Indianapolis, Indiana 46268-1378