



# Smart Link

Online Banking and Bill Payment Application

First Name	Middle Initial	Last Name	
Address	City	State	Zip Code
Home Phone	Work Phone	Date of Birth	Social Security Number
E-Mail Address			

SmartLink allows you to access multiple accounts. Please indicate below the account number(s) you would like to access.

Account Type (Checking, Savings, etc)	Account Number	Inquiry Only

**ATTENTION: \*\*\*\*Your temporary Access ID will be your primary checking/ saving account number, unless otherwise noted. Please change this information upon your FIRST log in.**  
 ~Passwords must be 6 to 15 characters in length and contain at least 2 numbers and 2 letters.  
 ~Passwords are case-sensitive. Carefully note your preference for lower or upper case when logging onto SmartLink!

TEMPORARY PASSWORD: 6 TO 8 characters (You will be prompted to change upon first log in):

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I agree that the use of SmartLink Banking will be governed by the rules and regulations set forth by Clear Mountain Bank, as amended from time to time, that are applicable to the SmartLink Banking program. I have read the Authorization Agreement and agree to its terms.

\*I have read and agree to the terms of the Authorization Agreement for Bill Payment. (If applicable; see page 2)

Applicant's Signature

Date

FOR BANK USE ONLY!	
Port: _____	Branch: Choose Branch
Name Line: _____	
Approval Date: _____	Approved By: _____



## Authorization Agreement for Bill Payment Service

SmartLink's bill payment service allows you to schedule bill payments to third party payees on line. Subject to certain limitations, terms and conditions, you can arrange for the payment of your current, future and recurring bills from the checking accounts that are currently accessible on your SmartLink account. Clear Mountain Bank will make arrangements through a bill payment provider to have the bill paid from your account through an automated clearinghouse network or by a paper check. Payments delivered over an automated clearinghouse network are governed by the rules and performance standards of that network.

By signing herein related documents, you authorize Clear Mountain Bank and its bill payment provider to follow the payment instructions you provide online for your designated payees. Although you may request payments at any time, 24 hours a day/ 7 days a week, payments are not final at the time we receive your instructions.

Payments can only be scheduled to take place during normal business hours. All payment requests transmitted on a non-business day, or after Clear Mountain Bank's daily cut-off time (typically 6:00 P.M. EST), will not be sent out to the bill payment provider until the following day. Sufficient lead times for payments are necessary. You should allow at least 5 business days for payees to receive your payments after you transmit your request.

You must provide sufficient information about each payee as we may request from time to time to properly direct a payment to that payee and permit the payee to identify the correct account to credit with your payment. This information may include, but is not limited to, the name, address, and phone number of the payee and your payee account number. If any account number or identifying information changes, or if you want to stop or change payments, you must notify us before we have started processing the transaction. You agree that Clear Mountain bank and its bill payment provider may obtain information regarding your payee accounts as needed to facilitate proper handling and crediting of your payments. Unless you request otherwise, all checking accounts accessible on your SmartLink account will be made available for the bill payment feature. However, not all types of checking and deposit accounts qualify for the bill payment service. For instance, you may not be able to designate accounts that require more than one signature for withdrawals. Additionally, the service is currently only available for checking accounts and not other types of deposit accounts such as savings accounts.

Clear Mountain Bank is not obligated to make requested payments unless your account and/or overdraft protection plan has sufficient funds or credit availability to pay the bill. If your account is closed or restricted for any reason, your accessibility to the automatic bill payment feature may be automatically terminated. If your bill payment service is not used for more than 3 months it may be automatically terminated. Clear Mountain Bank and its bill payment provider reserve the right to terminate or suspend your use of bill payment services at any time.

SmartLink bill payment is a free service to personal account customers.

If you have given someone your identification number and password or other means of access, you are responsible for all transactions undertaken by that person, even if the person exceeds his or her authority. You must notify us in writing if you wish to terminate such a person's ability to access your account and give us a reasonable period of time to act upon such notice.

Transactions initiated under the bill payment feature are subject to the terms and conditions of any other deposit account agreement you have entered into with Clear Mountain Bank as well as any notices, disclaimers, waivers, or agreements posted on the SmartLink website.

By signing this document, you acknowledge that you have read this Authorization Agreement and agree to its terms and that you are authorized to make transactions on the account referenced herein.