

*The First National Bank
of Minersville*
Online Banking Agreement and Disclosure
www.fnbminersville.com

**Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (570) 544-4726
More detailed information is available upon request**

This Agreement and Disclosure sets forth your right and responsibilities and our rights and responsibilities concerning the use of our Online Banking Product. In this agreement, the words “you” and “your” mean those who sign as applicants or any authorized user(s). The words “we”, “us” and “our” mean The First National Bank of Minersville. By using Internet Banking, you agree to all of the terms of this agreement.

Internet Banking Features: You may access your account information by using a specific Internet User ID and password assigned to you. At the present time, you may use the system to:

General Online Banking

Perform account inquiries on checking, savings, certificate and loan accounts
Obtain statement transaction detail on your accounts
Transfer funds between your checking, statement and/or loan accounts

Hours of Accessibility

You can access your accounts online seven days a week, 24 hours a day. However, at certain times, some or all of online banking may not be available due to system maintenance.

Fees and Charges:

We do not charge a fee for General Online Banking features.
Normal check fees will be assessed when check orders are processed.
Other fees may apply such as Insufficient Funds Fees, etc.
For a complete listing of fees, please view the “Schedule of Fees” document that was provided at account opening, or call one of our associates at (570) 544-4726 with any specific questions you may have.

Limitations on Frequency and Amount:

According to Federal Regulations, you may not make more than six (6) preauthorized or automatic transfers from your Money Market account during a given monthly statement period. There are, however, no limits on the number or dollar amount of transfers or payments you make from your checking account. Balances may include deposits subject to verification by us (please review the Regulation CC-Funds Availability Policy disclosure that was provided at account opening). The balance may also differ from your records due to deposits in process, outstanding checks or other withdrawals, payments or charges. We have the right to cancel transactions if sufficient funds are not available in your account.

User ID and Password Policy:

User ID and Passwords are both case sensitive. The User ID and password issued to you is for your security purposes. Your password must consist of both letters and numbers. It is confidential and should not be disclosed to third parties. You are responsible for safekeeping your password. We require that you change your password regularly. You may change your password at any time by clicking on "Preferences". You should carefully select a password that is hard to guess. We suggest that you stay away from names, dates and information that may be easily guessed. You agree not to disclose or otherwise make your password available to anyone not authorized to sign on your accounts. We recommend that you memorize the password and do not write it down.

Passwords are required to be at least 4 characters, cannot be more than 10 characters, must contain at least one number and cannot be the same as the last 3 passwords you have used.

No Signature Requirement:

When any payment or other on-line service generates items to be charged to your account, you agree that we may debit the designated account without requiring your signature on the item and without any notice to you.

Notice of Liability:

Except as specifically provided in this Agreement or where the law requires a different standard, you agree that neither we nor the service providers shall be responsible for any loss, property damage or bodily injury, whether caused by the equipment, software, The First National Bank of Minersville or by Internet browser providers or by Internet access providers or by Online services providers or by an agent or subcontractor of any of the foregoing. Nor shall the service providers or we be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software, the Online Financial Services, or Internet browser or access software.

Business Days:

Our business days are Monday through Friday. Holidays, for which the bank is closed for business, are not included.

Cutoff Times:

The following cutoff times pertain to specific Online Banking features. Transactions received after the cutoff time may be posted the following business day.

Funds Transfers:

Funds Transfers received after 2:00 P.M. may be processed on the next day's business.

DOCUMENTATION:

Periodic Statement: You will get an account statement from us on your checking or statement account. Depending on the type of account you have and the type of transaction you make, your statement will be mailed either monthly or quarterly.

Confirmation Number: A confirmation or tracking number will be displayed at the time you make a transfer. This confirmation number should be printed and kept for your records. Should you have an error, you will need this confirmation number as a reference to us.

IN CASE OF ERRORS OR QUESTIONS:

You are liable for all transactions you make or that you authorize another person to make even if that person exceeds his or her authority. If you want to terminate another person's authority, you must notify us and arrange to change your Password.

Notify us immediately if:

- you believe another person without your authority has improperly obtained your Online password;
- someone has transferred or may transfer money from your account without your permission;
- you suspect any fraudulent activity on your account;
- you believe your password or access device has been lost or stolen;
- you think your statement or receipt is wrong;
- you need more information about a transaction listed on your statement or receipt.

Telephone us at **(570)544-4726**, write to us at **The First National Bank of Minersville, P.O. Drawer J, Minersville PA 17954**, or e-mail us at fnbm@fnbminersville.com. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

We will need:

Your name and account number

A description of the error or the transfer you are unsure about, why you believe it is an error or why you need more information.

The dollar amount of the suspected error

Tracking number

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation.

If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

UNAUTHORIZED TRANSACTIONS IN YOUR ACCOUNT

THE FOLLOWING LIMITED LIABILITY ONLY APPLIES TO CONSUMER CUSTOMERS. BUSINESS CUSTOMERS AND ACCOUNTS USED FOR BUSINESS PURPOSE DO NOT HAVE LIMITED LIABILITY.

If your online password has been compromised, lost or stolen and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your online password without your permission to access a First National Bank of Minersville deposit account. If you do NOT tell us within two (2) business days after you learn of the loss or theft, and we could have stopped someone from taking money without your permission had you told us, you could lose as much as \$500.00.

Also, if your statement shows withdrawals, transfers or purchases that you did not make or authorize, please notify us immediately. If you do not notify us within sixty (60) days after the statement was mailed to you, and we could have stopped someone from taking money if you had told us in time, you may not get back any money lost after the sixty (60) days. If extenuating circumstances, such as a long trip or hospital stay, kept you from telling us, the time periods in this section will be extended.

CONFIDENTIALITY:

We will disclose information to third parties about your account or the transaction that you make:

1. To complete transactions as necessary;
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
3. To comply with government agency or court orders;
4. If you give us your written permission;

Please refer to our Privacy Policy for further information.

VIRUS PROTECTION:

The First National Bank of Minersville is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their PC and diskettes using a reliable virus product to detect and remove any viruses. Undetected or unrepaired viruses may corrupt and destroy your programs, files and even your hardware. Additionally, you may unintentionally transmit the virus to other computers.

NOTICES:

All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

TERMINATION:

You agree that we may terminate this agreement immediately if:

1. You or any authorized user of your password breach this or any other agreement with us;
2. We have reason to believe that there has been an unauthorized use of your account or password;
3. We notify you or any other party to your account that we have canceled or will cancel this Agreement;
4. You become insolvent or the subject of bankruptcy or dissolution proceeding;
5. You fail generally to pay your debts as they become due;
6. Your account is overdrawn;
7. Any material adverse change occurs in your financial condition;

You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.