

INTERNET AGREEMENT

SERVICES TO FIT YOUR LIFESTYLE

APPLICATION FOR NETTELLER/PCNB MOBILE

ACCOUNT OWNER

Name

Address

Phone No.

E-mail Address

Do you have any loans with us? Yes No

Do you want Bill Pay? Yes No

ACCOUNTS

- All your accounts with us.
 Only your account numbers listed below:

SIGNATURE

By signing below, you apply for this service for your accounts identified above and acknowledge acceptance of the Terms and Conditions provided with this Application.

Signature of Account Owner

Date

Drop off application at any office or mail to:

PUTNAM COUNTY NATIONAL BANK
P.O. BOX 10
CARMEL, NEW YORK 10512



NETTELLER/PCNB MOBILE TERMS AND CONDITIONS

Please read these Terms and Conditions carefully and keep them for future reference.

Definitions. The words *you* and *your* refer to the person signing the Application. The words *we*, *us*, and *our* refer to the financial institution identified in the Application. The words *your deposit accounts* refer to the deposit accounts with us identified in the Application. The words *your loan accounts* refer to the loan accounts with us on which you are obligated to us. The words *your accounts* refer to your deposit accounts and your loan accounts. The words *our internet service* refer to our NetTeller Internet Banking Product and PCNB Mobile and mobile app. The word *terms* refers to these Terms and Conditions.

Security. We work hard to make our website and mobile app secure. We will employ such security measures as in our reasonable judgment are appropriate to secure our website and mobile app. You will not use our website or mobile app for unauthorized purposes. We may monitor and audit transactions made through our website and mobile app.

Access to Accounts Via the Internet. Subject to the terms set forth below, we will provide you with our internet service pursuant to which you can access your accounts by computer or mobile device via the internet through our website or mobile app using your username and password and providing such other information as may be required by our website or mobile app to accomplish the following:

- Transfer funds between your deposit accounts.
- Make payments from your deposit accounts to your loan accounts.
- Make payments from your deposit accounts to third parties pursuant to our Online Bill Payment Program described below.
- Get information about your accounts, such as account balances or information on deposits or withdrawals.
- View images of your checks and deposit slips.

We will have no obligation to carry out any transfers or payments unless there are sufficient funds in the pertinent deposit account. We will promptly provide you with a username, password/PIN, the address of our website, or by downloading our mobile app, through which you can access your accounts, and such other information as you will need to participate

CUT HERE



in our internet service. You can arrange for a change of your password/PIN by calling the number set forth below. Please see the Limitations on Frequency of Transfers below.

Online Bill Payment Program. Unless otherwise required by law, we will not be liable for indirect, special, or consequential damages for failure to mail, or erroneous or tardy mailing, under this program.

- There are no charges for our Online Bill Payment Program.

Hardware and Software Requirements. Browser requirements for security are listed on our website. Any changes to our browser requirements will be listed on our website. You are solely responsible for setting up and maintaining your computer hardware and software.

Stop-Payment Orders. To be effective, a stop-payment order must be received in time and must identify the payment sufficiently to allow us a reasonable opportunity to act on it. Through NetTeller, stop payments can only be placed on checks. For all other stop payments, please contact the bookkeeping department at 845-225-6307.

We will charge you \$30.00 for each stop-payment order you give.

Hours of Operation. You ordinarily can participate in our internet service 24 hours a day - 7 days a week. However, we reserve the right to suspend our internet service from time to time as we deem appropriate.

Transaction Posting. Transactions entered on our website on or before 6:00 P.M. EST on any business day will be posted on the same day. Transactions entered on our website on weekends, federal holidays or after 6:00 P.M. EST on a business day will be posted by the end of the next business day.

Assignment and Delegation. We can assign our interest and responsibilities under this agreement, delegate our responsibilities under this agreement, and use independent contractors to perform or assist in the performance of our responsibilities under this agreement, as we deem appropriate.

Limitations on Frequency of Transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

Regardless of anything else in this or other agreements, transfers and withdrawals from a savings accounts and Money Market Deposit Accounts to another of your accounts or to third parties by preauthorized, automatic, telephonic, or computer transfer, or by check, draft, debit card, or similar order

to third parties, cannot exceed six per calendar month or statement cycle of at least four weeks.

Termination. We can terminate your right to participate in our internet service at any time if you fail to comply with these terms or the terms of your account agreements with us, including any failure to pay a required fee. Either you or we can terminate this agreement without cause upon 30 days advance notice.

Changes in Terms. We can change these terms by giving you notice as required by law. Continued use of our internet service by you after notice of a change in terms constitutes acceptance of the change.

Notices. Notices must be in writing and mailed or hand delivered, except that we can give them to you electronically if you have so consented. Notices to you are effective when given, regardless of whether you receive them. Notices to us are effective only when we actually receive them.

Irreconcilable Conflicts. These terms supersede those of your deposit or loan account agreements to the extent they cannot be reconciled. You expressly waive any deposit account agreement requirements of one or more signatures for withdrawal when using our internet service. Any one of the persons authorized to make withdrawals from your deposit accounts is authorized to make transfers pursuant to our internet service, even if your account agreements provide that multiple signatures are required for withdrawal.

FEES

In addition to any charges indicated elsewhere in this or other agreements or disclosures, we charge as follows for our internet service: If no activity for 3 months then \$5.00 per month.

We can debit any fees to any of your deposit accounts without notice.

DOCUMENTATION

Periodic Statements. You will get a monthly account statement from us for your checking accounts, Money Market Deposit accounts, NOW and statement savings accounts, unless there are no transfers in a particular month, in which case you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

Liability for Failure to Make Transfers. If we do not complete a transfer to or from your account on time and in a correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If circumstances beyond our control such as interruption of telecommunication service, catastrophic or emergency conditions, or a natural disaster (such as a fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (3) If the funds are subject to legal process or other encumbrance restricting the transfer.
- (4) There may be other exceptions stated in our agreement with you.

Except as expressly required by these terms or otherwise required by law, we will not be liable for any losses or damages resulting from:

- (1) Deficiencies in your computer hardware or software or your mobile device or in your ability or care in using them, or
- (2) Problems relating to your access to the internet.

CONFIDENTIALITY

We do NOT disclose any information about you to anyone, except as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

UNAUTHORIZED TRANSFERS

Consumer Liability. Tell us AT ONCE if you believe your password/PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your password/PIN, you can lose no more than \$50 if someone uses your password/PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your password/PIN, and we prove we could have stopped someone from using your password/PIN without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to

you or was provided electronically if you consented to receiving the statement that way, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Contact in Event of Unauthorized Transfer. If you believe your password/PIN has been lost or stolen, call or write us at the telephone number or address listed below. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you, or provided electronically to you if you consented to receipt that way, the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point of sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20

business days if the transfer involved a new account) 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 question or complaint in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an established account with us before this account is opened.

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.

PUTNAM COUNTY NATIONAL BANK

P.O. BOX 10

CARMEL, NEW YORK 10512

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: 845-225-3688

MORE DETAILED INFORMATION
IS AVAILABLE ON REQUEST

**PUTNAM COUNTY
NATIONAL BANK**
P.O. BOX 10
CARMEL, NEW YORK 10512

MEMBER
FDIC

ACCESS YOUR ACCOUNTS ANY TIME

The time of day when you want to access your financial information or conduct financial transactions isn't always during business hours. And even during business hours, there are days that you don't have the time or the means to physically visit our institution. With NetTeller and PCNB Mobile, you can make important financial transactions at your convenience. Our web site and mobile app give you instant access to a number of convenient services.

HERE'S WHAT YOU'LL FIND ON-LINE

As an authorized user of NetTeller/PCNB Mobile, you can log on to:

- Transfer funds between accounts
- Make payments on your loans
- Pay bills
- Get information on your accounts
- View images of your checks and deposit slips

HOW TO BEGIN

To start enjoying the convenience of Internet banking—simply complete, sign, and return the attached application.

After processing your application, you can access your accounts through our web site via user name and password. At that time, we'll also provide any other information you may need as required by our web site.

VISIT US TODAY AT

www.putnamcountynationalbank.com

or

www.pcnb.biz

for convenient services
that fit your busy lifestyle.