

First National Community Bank Online Banking Application

Customer #1: _____ E-mail Address _____

Customer #2: _____ E-mail Address _____

Customer #3: _____ E-mail Address _____

Customer #4: _____ E-mail Address _____

_____ Bill Payment Account To Charge if Inactive _____

Please Initial _____

_____ Plan 1: if inactive \$5.95 per month _____ Plan 2: eBankwise Checking account no fee

Pay Wise Internet Bill Pay Agreement

I Authorize my financial institution to post transactions generated by personal computer from the Internet Bill Paying Service to the account indicated on this agreement. I understand that I am in full control of my account. If at any time I decided to discontinue service, I will provide written notification to First National Community Bank. My use of Pay Wise Internet Bill Paying signifies that I have read and accepted all the terms and conditions of Pay Wise Internet Bill Pay.

I understand that payments may take up to 10 days to reach the vendor and that they will be sent either electronically or by check. First National Community Bank is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to a lack of insufficient funds or other conditions that may prevent the withdrawal of funds from my account.

_____ Internet Banking ID# _____

Please Initial _____ List your account numbers and how you would like them identified (Office Use Only)

Account #	Name for account	Account #	Name for account

Internet Banking Agreement

By signing below, customer(s) acknowledge receipt of the Federal Electronic Transfer Disclosure*. As Internet Banking services expand, this regulation will govern your protective rights.

Customer(s) acknowledges they have been informed there are Federal Regulations** which limit transfers from Savings or Money Management Savings to six per month when initiated by telephone, electronic, or other pre-authorized means.

Customer(s) agree that the NetTeller ID assigned by the Bank, and the Personal Password chosen and entered by the customer(s) controls account security. The customer(s) will protect the password and hold the bank harmless from unauthorized use. Any information downloaded by the customer(s) becomes the property and responsibility of the customer(s). If NetTeller Account is not used for a period of 60 days the bank will automatically close it.

_____ Sweeps This is the authorization for transfers in increments of \$50.00 to cover overdrafts.

Please Initial _____ Fee of \$1.00 per transfer with a maximum of 6 transfers per month or statement cycle.

From Account Number _____ To Account Number _____

By signing below I acknowledge receiving all necessary Regulations and Disclosures

Customer #1: _____ Signature _____ Pass code _____

Customer #2: _____ Signature _____ Pass code _____

Customer #3: _____ Signature _____ Pass code _____

Customer #4: _____ Signature _____ Pass code _____