

## **Business Internet Banking Agreement & Disclosure**

*Customers who apply for Internet Banking are required to read this Agreement & Disclosure, prior to applications. Please read all information carefully.*

### **Definitions**

As used in this Agreement, the words “we”, “our”, “us” and “Bank” mean First National Bank Manchester. “Authorized user” refers to the accountholder authorized, under this Agreement, by the Bank to use Internet Banking. “You” and “your” refer to the “authorized users.” “Account” or “accounts” means your deposit or loan account at First National Bank. “Electronic funds transfers” means ATM withdrawals, pre-authorized transactions, point of sale transactions and transfers to and from your Bank accounts. “Internet Banking Services” refers to the services provided pursuant to the Agreement, including the Online Bill Payment Service. “Business days” means Monday through Friday, excluding Federal holidays.

### **Agreement**

This Agreement, including the service fees for Internet Banking related charges serves as the contract to establish the terms and conditions of Business Internet Banking. This Agreement provides guidelines for electronic access to your accounts. By using Internet Banking or permitting any other persons to use Internet Banking, you accept all the terms and conditions of this Agreement.

The terms and conditions of this Agreement are in addition to any deposit agreements, deposit account rules and regulations, schedule of services and disclosures for each of your accounts, collectively, the “Deposit Agreement” as well as your other agreements with the Bank, including any loan or overdraft protections agreements.

This Agreement, together with the Enrollment Form and Schedule of Services, the Deposit Agreement and any other documentation relating to other features of Internet Banking, constitutes the entire Agreement between you and the Bank with respect to subject matter of this Agreement. There are no unwritten understandings or agreements as to those matters.

### **Computer Requirements**

You are responsible for obtaining, installing, maintaining and operating all computer hardware, software and Internet access services necessary for performing online services.

The Bank will notify you of all future changes to these software and hardware requirements electronically by posting the notice on the Bank’s website or by email.

### **Account Ownership and Use**

Access to the Account(s) through Internet Banking will be based upon the identification of authorized users and authority levels as specified by you on the Business Internet Banking Enrollment Form. Account owner(s) must sign and return the Enrollment Form, before access is granted. The Enrollment Form is available on our website or at any First National Bank Branch.

You may, at your sole discretion and liability, grant other employees and/or individuals access to your account(s) through Internet Banking. You agree that, in the event such authority is granted, we shall be absolved of any and all responsibility, duty, obligation or liability concerning acceptance of funds transfer instructions received from your authorized users.

You, individually and on behalf of the entity that owns the account(s), release us from liability and agree not to make a claim or bring any action against us for honoring or allowing any actions or transactions where the person performing the action or transaction is you or otherwise has been given access to the account(s). You, individually and on behalf of the entity that owns the account(s), agree to indemnify and hold us harmless from any and all liability, but not limited to, reasonable attorney fees arising from any such claims or actions.

## **Access**

To use Internet Banking, you must have a Checking account at First National Bank, access to the Internet and an email address. The Online Bill Payment Service also requires the use of a First National Bank Checking account.

Access to Internet Banking will not be effective until all information on the signed Internet Banking Enrollment Form has been verified and approved. Transfers in Internet Banking can only be made between the accounts designated on the Funds Transfer Authorization Request Form. Changes to account information must be communicated to us in writing.

We undertake no obligation to monitor transactions through Internet Banking to determine that they are made between the accounts designated on the Funds Transfer Authorization Request Form. Changes to account information must be communicated to us in writing.

We undertake no obligation to monitor transactions through Internet Banking to determine that they are made on behalf of the accountholder.

During your Internet Banking session, you will automatically be disconnected after twenty (20) minutes of inactivity.

**IMPORTANT NOTE:** When leaving an Internet Banking session, it is highly recommended that you sign-off completely before going to another website. The system will not automatically log you out of your Internet Banking session unless there is ten minutes of inactivity. If you do not sign-off, someone using the same computer, within the ten minutes of inactivity, would be able to “back” into your session. Signing off from your session will ensure your access to your account information is safeguarded.

## **Internet Banking Services**

You can use Internet Banking to check the balance of your account(s), view transaction histories, transfer funds between your account(s), initiate stop payments, view front and back of check images and pay bills. Internet Banking allows you to download account histories to various accounting software programs. Step-by-Step instructions are provided within Internet Banking.

Advance features include ACH Payments

Updated balance and account activity is available by 7:00 p.m. (Eastern Time). Deposits, withdrawals (this does not include ATM/POS transactions) and payments are immediately viewable on your accounts.

Additional services and enhancements to existing services may be added from time to time without prior notice.

## **Hours of Access**

You can use Internet Banking seven (7) days a week, twenty-four (24) hours a day. Some or all Internet Banking services may not be available occasionally due to emergency or scheduled system maintenance or events beyond our control. We agree to post notice of any extended or unusual periods of non-availability on our website [www.fnb-manchester.com](http://www.fnb-manchester.com).

## **Your Password**

You are required to change your password upon your initial login to Internet Banking. You will be prompted to change your password every ninety (90) days. You determine your password. The identity of your password is never communicated to us.

Internet Banking will force you to create a password that utilizes both alpha and numeric characters. Your password must be between six (6) to twelve (12) characters long. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth or names of children. Your password should be memorized rather than written down.

Your password will be revoked after three (3) unsuccessful attempts to sign-on to Internet Banking. To re-establish your access to Internet Banking you must contract the Bank to obtain a new temporary password.

You agree to keep your user ID, and password 1.) secure and strictly confidential, providing it only to authorized users on your account(s); 2) instruct each person to whom you give this information that he or she is not to disclose it to any unauthorized person; and 3) immediately notify us if you believe your information may have become known to an unauthorized person. We may suspend or cancel your access even without receiving such notice from you, if we suspect your password is being used in an unauthorized or fraudulent manner.

We can not accept notification of lost or stolen passwords or unauthorized transfers via email.

You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password.

**IF YOU FURNISH A PASSWORD AND GRANT AUTHORITY TO MAKE TRANSFERS TO A PERSON (SUCH AS A FAMILY MEMBER OR CO-WORKER) WHO EXCEEDS THE AUTHORITY GIVEN, YOU ARE FULLY LIABLE FOR THE TRANSFERS UNLESS YOU NOTIFY US THAT TRANSFERS BY THAT PERSON ARE NO LONGER AUTHORIZED, WITH REASONABLE OPPORTUNITY TO ACT ON THAT NOTICE.**

**WARNING:** Certain Internet browsers will prompt you to “save password”. If you elect to save your password, it will be stored in your computer. This will allow anyone who obtains access to your computer to use your browser to sign on to Internet Banking in your name and under your password, thereby accessing your account without your knowledge or permission. The Bank would not know that the instructions were not from you, and would follow them just as if they came from you. The Bank strongly urges you not to save your password in your browser’s “memory,” even though it may save you time.

## **Security**

We are committed to protecting the security and confidentiality of our customer’s bank account information. We use several techniques to help secure our Internet Banking service, including the following:

- You can only access information with certain browsers that have a high security standard.
- If no activity is taken for a period of minutes, you will be automatically logged off the Internet Banking Service.

You understand the importance of your role in preventing misuse of your accounts through Internet Banking and you agree to promptly examine your statement for each of your Bank accounts as soon as you receive it. You agree to protect the confidentiality of your user ID and password, which are intended to provide security against unauthorized entry and access to your accounts.

Notwithstanding our efforts to ensure that Internet Banking is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and

potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Internet Banking, or email transmitted to and from us, will not be monitored or read by others. For more security tips please visit our website at [www.fnb-manchester.com](http://www.fnb-manchester.com).

### **Liability**

You are solely responsible for controlling the safekeeping of and access to, your password. 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 the password. You will be responsible for any Bill Payment request you make that contains an error or is a duplicate of another Bill Payment. In any event First National Bank will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this agreement or the Service, even if we have knowledge of the possibility of them.

### **Fees and Charges**

You agree to pay the fees and charges for your use of Internet Banking as set forth in the current Service Fees section of this Agreement, and in the current Schedule of Service Fees. You agree that all such fees and charges will be deducted from the account designated as the "Primary Checking Account" on your Internet Banking Enrollment Form.

If you close your Primary Checking Account, you must contact Electronic Banking Service by email or in writing immediately to designate another account as your Primary Checking Account.

You agree to pay any additional charges for services that you request which are not covered by this Agreement. You are also responsible for telephone, Internet service provider, satellite or other such associated fees you incur in connection with your use of Internet Banking.

The Bank will notify you of any change in the pricing of Internet Banking. If the Bank does not receive a response with regards to a price change within 30 days, the Bank will assume your acceptance of the new schedule.

### **Posting of Transfers**

Transfers initiated through Internet Banking before 7:00 PM (Eastern Time) on a business day are posted to your account the same day, providing funds are available. Transfers completed after 7:00 PM (Eastern Time) on a business day, or anytime on Saturday, Sunday or federal holiday will be posted to your account on the same day but funds will not be available until the next business day.

Internet Banking identifies transfers based upon the user ID who made the transfer. You agree to communicate with any other authorized users concerning any transfers or bill payments from your account(s) in order to avoid overdrafts.

With the acceptance of this Agreement access to lines of credit/loans, through Internet Banking, will be utilized only as authorized by the loan agreements.

### **Overdrafts**

If your account has insufficient funds to perform all electronic funds transfers (transfers, Online Bill Payment, etc.) you have requested for a given business day, then:

- a. Electronic funds transfers involving currency disbursements, like ATM withdrawals will have priority;
- b. Electronic funds transfers initiated through Internet Banking which would result in an overdraft of your account may, at our discretion be cancelled;

- c. In the event the electronic fund transfer initiated through Internet Banking, which would result in an overdraft on your account are not cancelled, overdraft charges may be assessed pursuant to the terms of the Deposit Agreement.
- d. You agree to pay us the amount of any overdraft together with any fee and accrued interest immediately upon demand, whether or not you requested or participated in the transaction creating the overdraft or received any benefit from the transaction creating the overdraft. You agree to pay all costs and expenses, including attorney fees, incurred by us in the collection of any overdraft.

## **Automated Clearing House Service**

The Automated Clearing House (“ACH”) Service allows you to make payments to or collect funds from accounts. ACH payments or collections may be set up in Internet Banking. Each ACH request (“Order”) must be completed in its entirety. The following rules and regulations apply.

### Customer Authorizations and Record Retention

You may initiate ACH Orders only with the prior written authorization of the persons whose accounts are affected by such Orders. You agree to maintain a copy of each authorization for a period of two years following its termination, and to provide us with a copy upon request. It is your responsibility to verify that the individual signing the ACH debit or credit agreement is in fact entitled to use the specified account. You will not submit ACH debit Orders to collect funds for checks or other paper items which have been dishonored and returned for any reason, even if such represented check Orders are permitted under the Rules.

### ACH Payment Orders

When you transmit an ACH Payment Order, you authorize us to charge your account for the amount of the payment. If your account does not have enough available funds to cover a payment, we may reject the transaction. We may charge a fee for each ACH Payment Order presented against insufficient available funds, whether or not we honor the request. You assume the sole responsibility for providing us with accurate payment information in the form and format that we require. We are not responsible for confirming such information, or for monitoring or refusing to process duplicate Orders. If you give us an Order that is incorrect in any way, you agree that we may charge your account for the payment whether or not the error could have been detected by us. We are not obligated to detect errors in your transfer or payment instructions.

### Prenotification

You must send a pre-notification (zero-dollar amount transaction) entry six (6) days prior to initiating the first five (dollar transaction) entry to an account. This is done automatically when using the ACH Payments and Collections feature. When using the ACH File Upload feature a pre-notification file must be created and uploaded. A pre-notification is done to test the validity and accuracy of the account numbers and routing numbers.

Should you receive notice that any such pre-notification has been rejected by the Receiving Depository Financial Institution (RDFI), or that an RDFI will not receive entries without having first received a copy of the written authorization signed by their customer (the Receiver), you will initiate no further Orders to the Receiver until you provide the RDFI with such authorization. At such time, you may initiate Orders within the time limits provided in the ACH Rules. You understand that ACH Orders will be posted based on the account information provided in the ACH transaction, not based on the name, individual identification or other information provided in the entry.

### ACH Transaction Rules

When engaging in any transactions through the ACH, you agree to comply with the terms of this Agreement and the Rules of the National Automated Clearing House Association of this Agreement and the Rules of the National Clearing House Association (“NACHA”) (the “Rules”), as amended from time to time and Uniform Commercial Code Article 4A (UCC4A) (IC26-1-4-1), if applicable. You can obtain a

copy of the Rules by contracting NACHA – Electronic Payments Association at 13450 Sunrise Valley Drive, Suite 100, Herndon, VA 20171, 703-561-1100.00, or at info@nacha.org.

#### ACH Payment/Collection Instructions

Your orders must comply with the requirements set forth in the Rules and any applicable security procedures. You acknowledge that Orders may not be initiated that violates the laws of the United States, including the economic sanctions administered by the U.S. Treasury Office of Foreign Assets Control (OFAC).

You will be solely responsible for the acts and omissions of authorized users. You agree to indemnify, defend and hold us harmless from any actions, claims, proceedings, damages, losses and costs which you or we incur as a result of their actions or omissions.

Unless you promptly notify us of a problem with an ACH Payment or Collection, at least one (1) day prior to the transaction, you will be deemed to have approved the accuracy and completeness of the information contained in the transaction.

#### Transaction Limits and Safeguards

You agree not to exceed the transaction limits we establish for your account. You agree that you will not allow anyone to initiate Orders without proper authorization and adequate safeguards. You will review pending Orders prior to their submission to ensure that they are complete, accurate and properly authorized.

#### Cancellation and Amendment of Orders

You may not cancel or amend an Order after we receive it. If we attempt to reverse an Order at your request, we assume no liability for any interest or losses that result if the reversal is not completed. You agree to indemnify, defend, hold harmless and reimburse us for all expenses, losses, claims, actions, proceedings and damages we incur in reversing or attempting to reverse said Order. You are solely responsible for providing notice to Receivers that a reversal is being transmitted and the reason for the reversal no later than the settlement date of the reversing entry.

#### Notice of Returned/Refused of Orders

We may refuse any Order with or without cause or prior notice. You agree to maintain sufficient funds in your account for a period of two business days prior to the settlement date to cover the amount of your Orders, as well as returned or reversed Collection Orders, adjustment Orders, and other amounts owed to us. We may refuse an Order if there are not sufficient funds in your account on the date we initiate the transaction (up to two business days before an ACH settlement date) or on the settlement date. We will notify you of such refusal electronically, in writing or by telephone, no later than two business days after the date the Order was to be completed. We are not required to pay you interest on a rejected Order for the period from the refusal of the Order to your receipt of the notice of refusal. If an Order is returned by ACH, we may submit the Order back to you, adjust your account, and await further instructions. We may resubmit such Order, but only if the return is due to our error and we have sufficient data to resubmit the Order. You agree to retain and provide us with the necessary information to make such Orders until midnight of the third business day following the settlement date. We will not be obligated to credit your account with any interest, unless the return is caused by our failure to properly execute the Order.

#### Provisional Credit

Credit for ACH transfer is provisional until the Receiving Depository Financial Institution (RDFI) obtains final settlement. If final settlement does not occur, the originator of the transfer is not deemed to have made payment to the beneficiary, and the beneficiary's bank

### **Internet Banking Online Bill Payment Service**

By using the Online Bill Payment Service you agree that we will debit your designated account by electronic transfer, "no signature required draft" or by debiting and remitting funds on your behalf.

You may designate only one Checking account from which Bill Payments are made.

If the Bank institutes a monthly charge, it will be deducted from your Checking Account.

To make a payment through the Online Bill Payment Service, you must designate:

- a. The Bank account from which the payments are to be made;
- b. The complete name of the payee, your account number with the payee and the payee's remittance address;
- c. The amount of the payment;
- d. The date you want the payment to be debited from your account. If the date you want the payment to be debited from your account is not a business day, your account will be debited the next business day.

We reserve the right to refuse to pay any payee designated by you. If we do so, the Bank will notify you promptly. The Bank reserves the right to terminate or deny access to the Online Bill Payment Service.

You are not allowed to pay a court ordered payment or make a payment to the Internal Revenue Service through the Online Bill Payment Service.

### **Scheduling Online Bill Payments**

The Bill Payment Processing Center determines if the payment is sent electronically or by paper check. If payment is made by paper check, you understand and agree that paper checks are mailed and the payee may not receive payment until five (5) to seven (7) business days after the payment is deducted from your account. If the payment is made electronically you understand and agree that the payee may not receive payment until seventy-two (72) hours after the payment is deducted from your account.

Bill payment(s) scheduled after 8:00 PM EST will be processed on the next business day. Payment(s) can be scheduled up to 364 days in advance.

You understand and agree that we are not responsible for the timely delivery of mail, the improper transmission or handling of payments by third party (such as the failure of the payee to properly post a payment to your account). You also understand and agree that we are not responsible if you do not have sufficient funds in your account on the date payment is to be deducted from your account. Payment(s) made through the Bill Payment Service requires sufficient time for your payee to credit your account properly. You must authorize and schedule payment(s) within a sufficient time frame to avoid finance charges or other charges that may be assessed by the payee for late or non-receipt of payment. The Bank will not be responsible for any charges assessed or other action taken by a payee resulting from a late or non-receipt of payment, including but not limited to finance charges or late fees.

Funds must be available in your designated account on the scheduled payment date. If your account does not have sufficient funds on such scheduled date, the payment will be processed as any other non-sufficient funds item with all applicable charges as provided in the Deposit Agreement. You will be notified and the Bank shall have no obligation or liability if it does not complete a transfer or payment because there are insufficient funds in your account to process the transaction. In all cases, you will be responsible for either making alternate arrangements for the payment or rescheduling the payment through the Bill Payment Service. In the event you have insufficient funds to make some, but not all, disclosed in the Deposit Account Agreement.

### **How to Cancel an Online Bill Payment**

A bill payment that you have scheduled, but has not been completed may be canceled before 3:00 PM (Eastern Standard Time) on the business day the payment is scheduled to be debited from your account. The payment must be in the pending payments list. A verbal request to cancel a bill payment can be made

by contacting the Bookkeeping Department at 606-598-6111. The request must precisely identify the name of the payee; the payee assigned account number, the amount and scheduled date of the payment.

If a bill payment is paid electronically and has been debited from your account, you can not cancel or stop the transactions.

If a bill payment is paid by paper draft, you may be able to cancel the payment if the paper draft has not cleared. Contact Bookkeeping at 606-598-6111. If the paper draft has not cleared, we will attempt to process your stop payment request. If the paper draft has already cleared, you will be notified. To process this request you must submit a message, under your user ID and password, from Internet Banking, authorizing this action without your physical signature.

#### **Periodic Statements**

All Internet Banking transactions will appear on your periodic statement.

#### **Change in Terms**

We may change any term of this Agreement at any time. If the change would result in increased fees for any Internet Banking service, increased liability for your, fewer types of available electronic funds transfers or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least thirty (30) days before the effective date of such change, unless immediate change is necessary to maintain the security of an account or our electronic funds transfer system. We may notify you of any required notice of change in terms on our website at [www.fnb-manchester.com](http://www.fnb-manchester.com), by email or postal mail. If advance notice of change is not required, and the change does not jeopardize the security of your account or our electronic funds transfer system, we will notify you of the change in terms within thirty (30) days after the change become effective. Your continued use of any part or all of Internet Banking indicates your acceptance of the change in terms.

If your email account changes or is cancelled, you must contact Bookkeeping immediately.

#### **Disclaimer of Warranty and Limitations of Liability**

We make not warranty of any kind, express or implied, including implied warranty of merchantability or fitness for a particular purpose, in connections with the services of Internet Banking provided to you under this Agreement. We do not and cannot warrant that Internet Banking will operate without errors, or that any or all Internet Banking services will be available and operational at all times or that you will always have access to Internet Banking. We do not warrant that our services, the Internet or our suppliers will be available on a specified date or time or have the capacity to meet your demands during specific hours.

You agree that the Bank, its officers, directors, employees, agents or affiliates are not liable for any direct, indirect, incidental, special or consequential damages under or by reason of any services or products provided hereunder, your use of or access to Internet Banking, or the inability to use the services or products provided hereunder, including, but not limited to, loss of profits, revenue or date by you or any third party, whether in an action in contract or tort or based on a warranty. Neither Bank nor its suppliers will be liable for unauthorized access to the Bank's transmissions facilities, premised, equipment or for unauthorized access to or alteration, theft or destruction of your data files, programs, procedures or information through accident, fraudulent means or devices or any other method, regardless of whether such damage occurs as a result of the Bank or its supplier's negligence.

The Bank attempts to properly transmit email and other electronic communications. However, by using Internet Banking, you agree that you will not assert any claim against the Bank arising from the inadvertent or negligent misdirection of email or other electronic communications to a third party, even if such email results in the disclosure to a third party of confidential or personal information about you.

### **Third Party Network Disclaimer**

You may not sell or redistribute any services you receive through Internet Banking, our other services or from our suppliers. You acknowledge and agree that neither the Bank nor its suppliers are responsible for the content of your transmissions, which may pass through any Internet Service Provider or over the Internet. You agree to take reasonable steps to ensure that you will not use the services provided to you for illegal or disruptive purposes. Disruptions include, but are not limited to, distributing chain letters or mass mailings of unsolicited email (“spamming”) propagating computer worms or viruses or using the services and the Internet to make unauthorized entry to any other machine. Violation of the foregoing may result in termination of access rights to the offending party or parties.

### **Third Party Software: Electronic Threats**

The Bank makes no representations or warranties regarding the accuracy, functionality or performance of any third party software that may be used in connection with Internet Banking (for example Quicken, Microsoft Money etc.). The Bank is not responsible for any electronic threats (for example Viruses, Spy ware, etc.) that you may encounter. We encourage you to routinely scan your computer, diskettes and software using a reliable antivirus and malicious software detection products to detect and remove any electronic threats found. Undeleted or unrepaired electronic threats may alter, corrupt, transmit, damage or destroy your programs, files and even your computer, diskettes or software. It is your responsibility to maintain the integrity of your computer.

### **Your Right to Terminate**

You may cancel your Internet Banking service at any time by providing us with written notice by postal mail or fax. Your access to Internet Banking will be suspended within three (3) business days of our receipt of your instructions to cancel this service.

You will remain responsible for all outstanding fees, charges and pending transactions incurred prior to the date of cancellation.

### **Our Right to Terminate**

You agree that we can terminate or limit your access to Internet Banking for any of the following reasons:

- a. Without prior notice, if you have insufficient funds in any one of your Bank accounts. Internet Banking may be reinstated, at our sole discretion, once sufficient funds are available to cover any fees, pending transfers, debits, etc.
- b. Upon three (3) business days notice, if you do not contact us to designate a new Primary Checking account immediately after you close an existing Primary Checking account.
- c. If you do not login to Internet Banking during any consecutive ninety (90) day period. If you wish to reinstate Internet Banking Services, you must contact the Bank.
- d. You violate any term or condition of this Agreement.
- e. For any other reason at our sole discretion, with reasonable notice.

### **Electronic Mail**

If you send the Bank an electronic message (email), the Bank will be deemed to have received it no later than the following business day. The Bank will have a reasonable time to act on your email.

You should not rely on email if you need to communicate with the Bank immediately (for example, to report the loss, theft or unauthorized use of your password or an unauthorized transaction). **Do not use this feature to send us confidential information about your account.**

You are strongly recommended to use Bank Mail, a secured messaging service within Internet Banking, for contacting us regarding your account.

## Virus Protection

FNB utilizes the most up-to-date technology to protect our internal our internal systems and your personal financial information from computer viruses. Malicious viruses can sometimes be used to gain access to your personal computer. For protection of your personal system, FNB recommends you implement the following measures:

- Purchase and install antivirus software such as McAfee's Virus Scan or Symantec's Norton Antivirus to detect and eliminate potential viruses on your computer. For more information on virus detection software, visit McAfee Security or Symantec.
- Consider purchasing antivirus software that automatically scans for virus updates whenever you go online. If your software does not have this feature, update your antivirus software at least weekly by contacting your antivirus vendor to obtain the most current antivirus signature file.
- Do not open email attachments or downloaded files without first saving them to your hard disk (C: drive). Your antivirus software should be configured to scan each file when it is saved and when it is opened.
- Never open email attachments from individuals you do not know. Simply delete the message altogether.
- Use caution with email attachments, even if you know the sender. If you were not expecting the message or if you have any suspicions, contact the sender and confirm that they indeed sent the message.

## Communication between First National Bank and You

Unless this Agreement provides otherwise, you can communicate with us in regards to Internet Banking by one of the following ways. Normal business hours are from 8:00 AM to 3:30 PM EST, Monday through Friday, excluding federal holidays.

Website: [www.fnb-manchester.com](http://www.fnb-manchester.com)

Telephone: Bookkeeping 606-598-6111  
(Monday-Friday 8:00a.m. to 3:30 p.m.)(EST)

Facsimile: 606-598-1451

Postal Mail: First National Bank  
Attn: Bookkeeping  
120 Town Square  
Manchester, Ky. 40962

**Please read this agreement carefully and keep a copy for your records.**