

TCNB

TOWN-COUNTRY NATIONAL BANK

Netteller/E-Statement Enrollment

Name _____

Email address _____

Telephone Number _____

Address _____

Accounts _____

Security Phrase _____

(This will be on any email you receive about E-Statements)

I acknowledge that I have read this enrollment form, received and read a copy of the Netteller Online Banking and E-Statement Disclosures, and agree to the terms and conditions therein.

Customer's Signature _____ Date _____

Employee verifying and completing enrollment

_____ Date _____

Town-Country National Bank Online Banking Disclosure

Enrollment

By enrolling in Town-Country National Bank's NetTeller Online Banking Service ("NetTeller"), you agree to the terms and conditions as shown below. NetTeller allows you to transfer funds, place stop payments, and review account activity using a personal computer("PC"). Please read these terms and conditions carefully and retain them for your records. We have the right to change this agreement at any time by notice mailed or e-mailed to you at the last address or e-mail address shown for you on our records, by providing notice of change on the NetTeller login page, or as otherwise permitted by law.

Section 1. Definitions

"Account(s)" means the deposit, loan and other accounts you have at Town-Country National Bank to which you have access through NetTeller. "Business Days" are Monday through Friday, except banking holidays. "You" and "your" refers to the person(s) or entity subscribing to or authorized to use Online Banking; "we", "us", "our" and "bank" refers to Town-Country National Bank.

Section 2. NetTeller

NetTeller is an electronic banking service available to you through a PC using as access method specified in Section 3. You may use NetTeller to check the balance in and recent activity of each of your Accounts, and transfer funds between your Eligible Accounts (see Section 6). The Accounts to which you may have access through NetTeller are your checking accounts, savings accounts, loan accounts, certificate of deposit accounts, and individual retirement accounts. The number of accounts that you may view, if they are NetTeller enabled is unlimited. Accounts you open after enrollment in NetTeller may be added at the time of opening or at a later time.

Section 3. Access Methods

You may access NetTeller through our website located at www.tcnbank.com. You must be a subscriber of an Internet Service Provider. Information is not stored on your PC unless you specifically download it to your PC.

Section 4. Adding, Changing and Removing Accounts

If at any time you wish to add an Account, or remove an Account, you may notify TCNB Customer Service at 334-682-4155 or e-mail us at tcnbnetteller@tcnbank.com.

Section 5. Your Logon ID and PIN

Upon enrollment in NetTeller, we will assign you a NetTeller ID and NetTeller PIN. The NetTeller PIN will be assigned on a temporary basis, and YOU WILL BE REQUIRED TO ENTER A PASSWORD AFTER INITIAL LOGON. You can change your ID and password on NetTeller at any time. You authorize us to follow any instructions entered through NetTeller using your Logon ID and password. Because your NetTeller ID and

password can be used to access money in any of your linked Accounts and to access information about any of your linked Accounts, you should treat your NetTeller ID and password with the same degree of care and secrecy that you use to protect other sensitive financial data. You agree not to give your NetTeller ID or password, or make them available, to any other person.

Section 6. Transfers

Transfers may be made between Eligible Accounts. An "Eligible Account" is an Account linked to NetTeller that does not have withdrawal restrictions, such as a certificate of deposit. To schedule a transfer of funds between Eligible Accounts, you must provide the Eligible Accounts from and to which the transfer is to be made and the amount to be transferred. Each transfer must be in an amount not less than \$.01 and not more than \$99,999.99. Any attempted transfer which exceeds the available balance in the Eligible Account from which the funds are to be transferred will not be made. Transfers from accounts requiring two or more signatures are not permitted. After you send the transfer instructions, you will receive a confirmation number ("Confirmation Number"). The Confirmation Number will help us resolve any questions you may have concerning a transfer.

Section 7. Timing of Transfers

Transfers of available funds may be made any day at any time. Transfers cannot be canceled after the instruction is sent to us as they are processed immediately. NetTeller transfers made Monday through Friday before 4:00 p.m. will show in your account immediately. All NetTeller transfers made on Saturday or Sunday, a bank holiday, or after our cutoff times will be processed one (1) business day later.

Section 8. Reviewing Transfers

NetTeller automatically includes records of past transfers as part of your account activity that can be displayed online. You can also download up to ninety (90) days of account history, including transfers, to your PC.

Section 9. Balance Inquiries

You must use NetTeller to check the balances and recent activity of your Accounts. The balance shown by NetTeller may not be your actual available balance. It may include deposits still subject to verification by us. The balance shown may also differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, or charges, or items in process. In addition, your available balance includes memo posted transactions that occur throughout the Business Day. A "memo posted transaction" is a temporary credit or debit to your Account that is not yet final, and is subject to correction.

Section 10. Statements

All or your transfers made through NetTeller will appear on your monthly Account statement(s). The transfer amount and date will be reflected for each transfer made through NetTeller. You may view your last twelve monthly statements on line. Check images are available on-line in your account history.

Section 11. Stop Payments

When originating a Stop-Payment Order you agree to abide by the rules and regulations as outlined in the Uniform Commercial Code, governing Stop Payment Orders. Stop-Payment Orders are effective for six months after date received and will automatically expire after that period unless renewed in writing. Your logon ID and password are considered your signature approval for the Stop-Payment Order. It is your responsibility to check your account history to determine if the item has already cleared. The item descriptions you give must be exact or our computer system will not be able to identify the item, and the Stop-Payment Order will not be effective. You will be charged the standard Stop-Payment Fee.

Section 12. Fees

NetTeller is available at no charge. All other fees applicable to your Accounts remain in effect.

Section 13. Equipment

We are not responsible for any loss, damage or injury resulting from (a) an interruption in your electrical power or telephone service; (b) disconnection of your telephone service by your local telephone company or from deficiencies in your line quality; or (c) any defect or malfunction of your PC, modem, or telephone service. We are not responsible for any products or services relating to your PC, other than those specified herein. We also are not responsible for any damage to your PC, software, modem, telephone or other property resulting from the use of NetTeller including any damage resulting from a virus.

Section 14. Hours of Operation

NetTeller is available seven (7) days a week, 24 hours a day, except during maintenance periods or periods during which NetTeller otherwise is not operable.

Section 15. Your Rights and Liabilities

Your rights and liabilities regarding losses that occur because your NetTeller ID or password is used without your permission, or with respect to errors, are outlined in our ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES. To expedite notice to us rather than using the number and address specified in the Disclosures, and to have your questions answered directly, contact us by one of the following methods:

- Call Town-Country National Bank at 334-682-4155
- Write us at P.O. Box 458, Camden, AL 36726
- Send e-mail to us via the Internet at tcnbnetteller@tcnbank.com

Section 16. Termination

You may terminate your use of NetTeller at any time by one of the following methods:

- Call Town-Country National Bank at 334-682-4155
- Write us at P.O. Box 458, Camden, AL 36726
- Send e-mail to us via the Internet at tcnbnetteller@tcnbank.com

You must notify us at least ten (10) Business Days prior to the date on which you wish to have your enrollment in NetTeller terminated. We may require that your request be in writing. We may terminate at any time your access to NetTeller, in whole or in part, for any reason without prior notice. Your access to NetTeller will be terminated automatically if all your accounts accessed through NetTeller On-Line Banking are closed. Termination will not affect your liability or obligations for transfers we have processed on your behalf.

Section 17. Limitation and Liability

Except as otherwise provided herein or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special, or consequential, caused by NetTeller or your use of NetTeller.

TOWN-COUNTRY NATIONAL BANK

eStatement Disclosure

This disclosure asks for your consent so that we can provide communications and information to you in electronic form rather than in paper form. Before you decide whether or not you wish to give your consent to receiving electronic notice and records, you should read and consider the following information. Then, if you decide to consent, you can check the "I Agree" check box at the bottom of this statement and click the Enroll Now button.

Hardware and Software Requirements

In order to access and retain electronic statements, you will need the following computer hardware and software:

- a computer with an Internet connection
- a current web browser that includes 128-bit encryption and is on the list of supported browsers. <http://info.netteller.com/go/Supported-Browsers>
- Adobe Acrobat Reader version 10.0 and above to open documents in .pdf format
- a valid email address (your primary email address on file with us)
- sufficient storage space to save past eStatements or an installed printer to print them.

We will notify you if there are any material changes to the hardware or software needed to receive electronic statements from us. By giving your consent, you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of the statement for your records as they may not be accessible online at a later date.

Delivery

Upon receipt of your consent, we will notify you each time we prepare a statement for an account that you have selected. We will send you an email letting you know that the eStatement is available. Simply click on the link in your email message to navigate to Online Banking. You will be required to enter your User ID and password to access the eStatements tab in online banking. You agree it is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You agree that the Bank has no control as to the persons who have access to your personal computer and your password once it is in your possession. The Bank will not be liable for any unauthorized access to your personal computer or your passwords.

You understand that you have no expectation of privacy if you transfer any statement via e-mail to another person or entity using the World Wide Web. You further agree to

release Town-Country National Bank from any liability if the information is intercepted or viewed by unauthorized parties at any other email address selected by you.

By accepting the terms of this agreement, you hereby authorize Town-Country National Bank to provide notification of periodic account statements and other periodic or special notices to you by electronic mail. Other periodic or special notices may include hold notices on availability of funds, NSF notices, error resolution notices, privacy notices or any other notice that federal laws and regulations from time to time may require us to provide to you. Your authorization means that we can provide you with periodic statements of your account and special notices electronically. You are responsible for notifying us of any email address changes. Notification of any email changes should be received ten (10) days before the end of your normal statement cycle. You may notify us by calling customer service at (334)682-4155 or 1(877)-418-6411. You may also visit our location and speak with one of our Customer Service Representatives for assistance. If your electronic mail is returned as undeliverable an attempt will be made to an alternative e-mail address if you have provided us with one. If you have not provided us with one, an attempt will be made to contact you. If contact cannot be made, a paper copy of your statement will be sent by U.S. mail and a fee of \$2.00 will appear on a subsequent statement. There is no fee to request a paper copy of a regulatory notice or a copy of the changes of fees or terms on your account. If you wish to have a paper copy of a statement or check, normal research fees will apply.

Your email address may be changed using the procedure described above by any authorized party to your account. THE BANK SHALL HAVE NO OBLIGATION OR LIABILITY TO ANY OF THE PARTIES TO A MULTIPLE-PARTY ACCOUNT IF THE EMAIL ADDRESS IS CHANGED USING THE PROCEDURES SET FORTH ABOVE.

You will receive an e-mail notification the day your eStatement is ready for your review. Your eStatement will also be dated that date (the "E-mail Date"). You must promptly review your eStatement and any accompanying items and notify us in writing at P O Box 458, Camden, AL 36726, via telephone at (334)682-4155 or 1(877)418-6411, or in person at our location (within the applicable time periods specified in your deposit agreement) of any error, unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the E-mail Date regardless of when you review your statement.

If you believe your eStatement is lost or that someone has obtained access to your eStatement without your permission, write to us at P O Box 458, Camden, AL 36726 . You may also contact one of our Customer Service Representatives, in person or call (334)682-4155 or 1(877)418-6411.

You have the right to withdraw your consent to receive electronic periodic statements at any time. To withdraw your consent to receive electronic statements, you must notify us by writing us at P O Box 458, Camden, AL 36726. You may also contact one of our Customer Service Representatives, in person or call (334)682-4155 or 1(877)418-6411.

The withdrawal of your consent should be received at least ten (10) days before the end of your normal statement cycle.

All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) Town-Country National Bank's Terms and Conditions for Depository Accounts and are subject to all the provisions in the Terms and Conditions for Depository Accounts. Each Town-Country National Bank account that you designate to be included within the eStatement service and eStatements program is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Terms and Conditions for Depository Accounts, applications and enrollment forms, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

I have read and agree to the terms of the Email Statement Disclosure and I would like to receive eStatement delivery. I understand that for the accounts listed above I will no longer receive a periodic statement sent by U.S. Mail.

In order to use this website you must check the "I Agree" check box and click the Enroll Now Button to continue. If you do not agree, you will not be allowed access to this website.