Complete Form, and Fax or Mail completed form to:

Penn Security Bank & Trust Company
Attn: Online Banking
150 N Washington Avenue
Scranton, PA 18503

Fax: 570-969-2743

Customer Enrollment Form for Online Banking and/or Telephone Banking Services

*Please print or type information. Fields with an * are required.*

***Applicant Name** (**Individual or Company**): _____

User Name (only if different from Applicant): _____

***Street Address**: _____ ***City**: _____

Additional Address (PO Box, RR, Apt. #): _____ ***State**: _____ ***Zip:** _____

***Home Phone**: (_____) _____ *Business Phone: (_____) _____

E-Mail Address: _____ . Codes will be mailed via the USPS unless you request otherwise. Add Penn Security Bank to your allowed or safe email list and check here if you want to receive codes through email.

***Social Security Number / Taxpayer ID Number**: _____
(Only one SSN or EIN per Application)

Services requested: ACH Services Interbank Fund Transfers | Access for Business Employees

Online Banking features included: Bill Payment, View real-time account balances, check images and transfer funds between Penn Security accounts

List Accounts to be Accessed

Checking:	Loans:
Savings (including Christmas and All-Purpose Clubs):	Certificates of Deposit and IRA's:

I am the owner of or an authorized signer on the account(s) listed above. I hereby authorize the following changes to my Online Banking services named above. I understand and agree that all changes are subject to the terms and conditions of my Online Services Account Agreement with Penn Security Bank and Trust Company

Date: _____ **Authorized by:** _____
(Signature of Accountholder)

PENN SECURITY BANK AND TRUST COMPANY
ONLINE SERVICES ACCOUNT AGREEMENT

Penn Security Bank Online (the "Service") allows you to obtain information about your accounts, transfer funds between your accounts, and request certain other bank services. This Agreement describes your rights and obligations as a user of the Penn Security Bank Online services. It also describes certain rights and obligations of Penn Security Bank. Please read this Agreement carefully. Use of any of the Services by you or anyone you authorize is your acknowledgement that you agree to the terms and conditions of this Agreement. Your use of the Services may also be subject to certain other agreements, disclosures, and terms as Indicated below.

Definitions

In addition to terms defined elsewhere In this Agreement, the following words have the meanings given below.
"Online Banking" or 'Penn Security Bank Online" means online banking services available from Penn Security Bank and accessed over an Internet connection. This service allows you access to the Penn Security Bank accounts you specify on your application (Eligible Accounts).

- You" and "your(s)* refer to each person (including any business) who applies to use Online Banking, and each person who uses Online Banking with the permission of an applicant.
- *"We", "us,"* "the bank" and "Penn Security Bank" refer to Penn Security Bank and Trust Company.
- "Consumer" means a natural person who owns an account at Penn Security Bank and Trust Company that is eligible for Online Banking and is used primarily for personal, family or household purposes.
- "Business" means any Corporation, Partnership, Limited Liability Company, Sole Proprietorship or any other type of entity maintaining a deposit account for commercial purposes.
- "Waiver of requirement for two signatures". Principles recognize that any requirement of verifying two signatures on checks, if such requirement does exist, does not apply to electronic or telephone transfers (including Online Bill Pay) and releases the Bank from liability when making such transfers or payments. Any person authorized to act as a signer on your account is authorized by you to individually make electronic or telephonic transfers.
- "Account" means any Penn Security Bank account that you may access through Online Banking.
- "Checking Account" means any consumer or business demand deposit account or NOW checking account. Checking Account does NOT include any consumer or business Money Market account.
- "Password" means the system-generated Password-or security code sent to you by Penn Security Bank for use during your initial sign-an, or the code you select after the initial sign-on, that allows you to access the Service.
- "Business Day" means Monday through Friday, excluding banking holidays.
- "Time of day" references are to Eastern Standard Time or Eastern Daylight Time, as applicable from time to time in the State of Pennsylvania.
- "Bill Pay" means the bill payment service available through Online Banking as described in this Agreement and within the Service. "Bill Pay Account" means the checking account that you designate as the account from which all bill payments will be processed for Bill Pay.
- "Service(s)" means Online Banking and the various services, such as Bill Pay, Cash Management and other services available through Online Banking.
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Other Agreements: Fees

In addition to this Agreement, you agree to be bound by and comply with the requirements of all other agreements applicable to each of your Accounts. Your use of Online Banking or any of the Services (including Bill Pay) is governed by this Agreement, your Deposit Account Contract, your loan and other agreements with the bank, your application(s) for Online Banking and Bill Pay and any instructions that we provide you for using the Services. Your use of any Service is your acknowledgment that you have received these agreements and all related disclosures and terms and that you intend to be bound by them. You should review other disclosures received by you when you open your accounts at the bank including those regarding electronic funds transfers and all fee schedules.

Access to Services

The bank will provide separate technical instructions on how to use Penn Security Bank Online Banking and its various Services. You will gain access to the Services through the use of your Internet-enabled device, your Internet Service Provider, your User ID and Password. To print or electronically retain information you view in Online Banking, you also must have a printer or software and hardware to download and save the information. We are not responsible for any error, damages or other losses you may suffer due to the malfunction or misapplication of any system you use, Including your browser, your personal financial management or other software or any equipment you may use (including your telecommunications facilities, computer hardware and modem) to access or communicate with Penn Security Bank Online.

Security and Protecting Your Account

Penn Security Bank and Trust Company is committed to protecting the security and confidentiality of our customer account information. We use several different methods to protect your account Information:-

You can only access Online Banking with certain browsers which have a high security standard
You must verify your Identity using our multi-factor authentication method
You must have a +art User ID and Password to log on

Use of Your Password

it is important to maintain the confidentiality of your Password. You agree not to allow anyone to gain access to the Services using your Password or to let anyone know your Password. You also agree not to leave your account information displayed in an area accessible to others or to leave your PC unattended while using Penn Security Bank Online. You accept all responsibility for all transactions Initiated under your User ID and Password, up to the limits allowed by applicable law.

If Your Password Has Been Lost or Stolen

Tell us AT ONCE if you believe your Password has been lost or stolen. Telephoning the bank is the best way of keeping your possible losses down. Call the bank immediately at 800.327.0394 between 7:30 am to 5:00 pm, Monday through Friday (business days). You could lose availability of all the money in your account. If you believe your Password has been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft of your Password, you can lose no more than $50 if someone uses your Password without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Password, and we can prove we could have stopped someone from using your Password without your permission if you had told us, you could lose as much as $500.

If Your Statement Shows Transfers That You Did Not Make

If your statement shows transfers that you did not make, call us at 800.327.0394 between 7:30 am to 5:00 pm, Monday through Friday (business days) or by writing to the following address:

Penn Security Bank and Trust Company Attn:
Online Banking
150 N. Washington Avenue
Scranton, PA 18503

If you do not tell us within 60 days after the statement was mailed to you, 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 hospital stay) kept you from telling us, we will extend the time periods.

Banking Transactions With Online Banking

In addition to viewing account information, you may use Online Banking to conduct the following transactions:

(1) Transfer funds between certain deposit accounts.
(2) Transfer funds from your deposit accounts to make payments on certain loan accounts at the bank.
(3) Transfer funds from certain lines of credit to certain deposit and loan accounts.
(4) Initiate and view Stop Payments
(5) Direct payments online to third parties you wish to pay (Online Bill Pay)
(6) Interbank Funds Transfers

We may introduce new services from time to time. We Intend to notify you of new services as they are anticipated or become available. By using new services when they become available, you agree to be bound by this Agreement and any rules made available to you concerning the new services. In addition, we may change or remove services as we revise or update Online Banking.

Withdrawal Limitations: Federal regulations impose certain withdrawal limitations on savings deposit accounts, including statement savings and money market accounts. Please see the current Deposit Account Contract for more specific Information. For Money Market Checking accounts, you may make six (6) preauthorized, automatic Online or telephone transfers from your account per statement cycle, but only six (6) may be by check, draft or similar order to third parties. For Savings accounts, you may make six (6) transfers per month to another account or to third parties by preauthorized, automatic, Online or telephone transfer, but only six (6) may be by draft or similar order to third parties. Transfers (credits and debits) are processed by the bank the same as other electronic funds transfers. Please see your Deposit Account Contract or other applicable bank agreement regarding funds availability and processing.

Bill Payment Service

The Bill Payment service permits you to use your Internet-enabled device to direct payments from your designated online Bill Pay Account to third parties you wish to pay. Your Bill Pay Account must be a checking account. Through the Bill Payment service, you can pay bills from your Bill Pay Account to businesses or individuals.

All payments you make will be deducted from the checking account that you designate as your Bill Pay Account for the Bill Payment service (money market and savings accounts may not be designated as your Bill Pay Account). Any payments you wish to make through this service must be payable In U.S. dollars to a payee located In the continental United States. We reserve the right to restrict other types of payees to whom payments may be made using the Service, from time to time. Internet gambling transactions are prohibited from being processed through your Bill Payment account under the Unlawful Internet Gambling Enforcement Act

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Funds must be available in your Bill Pay Account on the scheduled payment date. If the date you schedule a payment to be Initiated fails on a non-business day (Saturday, Sunday or holiday), the transaction will be processed on the following business day (e.g., Monday) and funds must be available in your Bill Pay Account the following business day (e.g., Monday). After funds are withdrawn from your Bill Pay Account to make a payment, we may make the payment either by transferring funds electronically to the payee, by mailing the payee a check, or by other payment method that we choose. You may choose to schedule payments to recur in the same amount on-demand, at regular weekly, bl-weekly, twice monthly, monthly, bi-monthly, quarterly, semi-annual or annual intervals.

For all bill payments, you agree to allow at least three (3) business days for an electronic payment and 7-10 (seven to ten) business days for a check payment between the date you schedule a payment to be Initiated and the payment due date (that is, the due date shown on your invoice or provided In your agreement with the payee, not taking Into account any applicable grace period). If you do not, you will be fully responsible for all late fees, finance charges, and other actions taken by the payee. If you schedule your payment and follow all instructions provided, *but* the payment is not received by the payee in a timely manner, we will work with the payee on your behalf to attempt to have any late fees or charges reversed.

The bank is only responsible for exercising ordinary care in processing and sending payments upon your authorization in accordance with this Agreement. We will not be liable in any way for damages you Incur if you do not have sufficient funds in your Bill Pay Account to make the payment on the processing date, for delays in mail delivery, for changes to the payee's address or account number unless you have advised us of the change sufficiently in advance, for the failure of any payee to correctly account for or credit the payment in a timely manner, or for any other circumstances beyond the control of the bank. if the session during which you schedule a payment or transfer ends before 6:00 p.m. Eastern Standard Time, it will be considered to have been received on that day. Otherwise, it will be considered received on the following business day. For all entries made using the Service, the time recorded by the Service controls.

if your Bill Pay Account does not have sufficient funds to make a payment as of the date the transfer or payment is attempted or scheduled to be made, the transfer or payment will be attempted for three additional days. If after three days there are insufficient funds in your account to make the transfer or payment, we will attempt to notify you, but we shall have no obligation or liability if we do not complete a transfer or payment because there are Insufficient funds in your account to process a transaction. In all cases, you are responsible for either making alternate arrangements for the payment or rescheduling the payment through the Service. In the case of fixed payments, only the payment currently scheduled will be canceled. Fixed payments scheduled for future dates will not be affected.

Changing or Canceling Instructions Through the Service' Your Right to Sloe Paym_ent and Your Right to Receive Notice of Varying Amounts
If you have told us in advance to make regular payments out of your Account using Bill Payment, you can cancel, change or stop any of these payments by calling our Deposit Operations Department at 800-327-0394, Extension 2240. Once a bill payment has begun processing a payment, it cannot be cancelled, therefore a stop payment request must be submitted.

You can call us at 800-327-0394, between 7:30 am to 5:00 pm, Monday through Friday (business days) or write us in time for us to receive your request three business days or more before the payment or transfer is scheduled to be made (the payment date). If you call, we may also require you to put your request In writing and get it to us within 14 days after you call. Once the Service has started processing a payment or transfer, the payment or transfer cannot be changed or cancelled through the Service, and you must submit a stop payment request in the manner provided In your Deposit Account Contract. If you ask us to cancel a payment after it is Issued and we agree to do so, we may charge you a stop payment fee. However, once an electronic payment has been initiated by the Service, It cannot be stopped. If you order us to stop one of these payments within the applicable time frame indicated above or In your Deposit Account Contract, and we do not do so, we will be liable for your losses and damages caused by our failure except as otherwise limited in this Agreement or your other agreements with us.

If your regular payments vary in amount, the person or company you are going to pay should tell you, 10 days before each payment, when it will be made and how much It will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

If you wish to contact us in writing, the address is:
Penn Security Bank and Trust Company Attn:
Online Banking
150 N. Washington Avenue
Scranton, PA 18503

Electronic Mail and Notices
If you send the bank an electronic mail message, you may assume that we have received it by the following business day. The bank will have a reasonable time to act on your e-mail. You should not rely on electronic mail if you need to communicate with us immediately - for example, if you need to report an unauthorized transaction from one of your accounts or If you need to stop a payment that Is scheduled to occur. Except as otherwise required by law, you agree that the bank may respond to you or notify you by electronic mail with regard to any matter related to the Service, including responding to any claim of unauthorized electronic funds transfer that you make or notifying you of changes to this Agreement. Any such electronic mail sent to you by the bank shall be considered received within three (3) days of the date sent by the bank, regardless of whether or not you open the electronic mail or sign onto the Service within that time frame. We will provide Regulation E and other required disclosures In the manner permitted by law or regulation. If any of your accounts has more than one co-owner, notice to any one co-owner will be considered effective notice to all. You agree to notify us promptly in writing of any address change, including regular mail and electronic mail addresses. You must use our Change Form, which can be obtained at any branch of Penn Security Bank. Complete, sign and return the Change Form to us by fax to: 570.969.2743 or by mailing us at:

Penn Security Bank and Trust Company Attn:
Online Banking
150 N. Washington Avenue
Scranton, PA 18503

Hours of Operation
Online Services are available 24 hours a day, seven days a week, except during maintenance periods and for limited unscheduled outages. For purposes of transactions, the bank's business days are Monday through Friday, excluding holidays. All Online Banking transaction requests received after 6:00 pm on business days and all transactions which are requested on Saturdays, Sundays or holidays on which we choose to remain closed, will be processed on the bank's next business day. The bank's business days vary by office but generally begin at 9:00 am.

Modifications to This Agreement
The bank may modify the terms and conditions applicable to any Service from time to lime by notifying you In the manner provided In the Agreement or as allowed by law. Revised terms and conditions are effective at the earliest date allowed by law or, If there is no regulatory requirement, on the date designated in the revised terms and conditions or in our notice to you. We reserve the right to revise or terminate Online Banking, this Agreement, and your use of the Services, in whole or In part, at any time, without prior notice.

Errors and Questions
In case of errors or questions regarding an Online Banking or Bill Payment transaction, telephone us at 800-327-0394 between 7:30 am to 5:00 pm, Monday through Friday (business days) or write us at the following address:

Penn Security Bank and Trust Company
Attn: Online Banking
150 N. Washington Avenue
Scranton, PA 18503

as soon as you can, If you think your statement is wrong or you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. When you notify us:

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 tell you the results of our investigation 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 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.

If your complaint or question Involves an electronic funds transfer initiated at a place outside the United States or occurs during the first 30 days the account is open, *we* may take up to 90 days to investigate. If we decide there was no error, we will send you a written explanation within three business days after we finish the Investigation. You may ask for copies of the documents-that were used In the investigation.

Statements

You will continue to receive your regular account statement either monthly or quarterly, depending on the type of account.

Our Liability For Failure to Make a Transfer

If we do not complete a transfer to or from your account on time or In the 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 the transaction would go over the credit limit on your overdraft line or exceed your line of credit (assuming you are allowed to transfer funds from these lines of credit using Online Banking).
3) If Online Banking, Including Bill Payment, Is not working properly.
4) If circumstances beyond our control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken.
5) If there is a hold on your account, or if access to your account is blocked, In accordance with our policies.
6) If your funds are subject to legal process or other encumbrances restricting the transfer.
7) if your transfer authorization terminates by operation of law.
8) If you believe someone has accessed your account without your permission and you fail to notify us immediately.
9) If you have not properly followed the scheduling instructions on how to make a transfer included in this Agreement.
10) If we have received Incomplete or inaccurate information from you or a third party involving the account or transfer, or if there are technical problems with our receipt of information or instructions from you.
11) If we have a reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring or if you default under this Agreement, the Deposit Account Contract, a loan or credit agreement or any other agreement with us, or if we or you terminate this Agreement.
12) The person or entity to which you direct payment mishandles, delays, or fails or refuses to accept a payment sent by us.
13) Applicable law prevents completion of the transaction.

There may be other exceptions stated in this Agreement and in other agreements with you. In no event shall we be liable for damages in excess of your actual loss due to our failure to complete a transfer, and we will not be liable for any incidental or consequential damages.
If any of the circumstances listed In subparagraph 4 or 10 above shall occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct incorrect transactions that have been processed.

Disclosure of Information to Third Parties

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

(1) Where It is necessary for completing or documenting transfers, or to investigate possible unauthorized transactions or to combat fraud, or
(2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
(3) in order to comply with government or court orders, or other reporting requirements, or
(4) If you give us your written permission, or
(5) To bank affiliated companies as permitted by law, or
(6) As otherwise described in the bank's Financial Privacy Policy.

Information concerning your account history with the bank will be shared within the bank organization. Other information, including information you have given us as part of an application for one of our products or services, or information we have received from a credit bureau or other third party, also may be shared among affiliated companies within the bank organization. You may direct that Information other than your bank account history not be shared with bank affiliates by e-mailing us, calling us at 800.327.0394, between 7:30 am to 5:00 pm, Monday through Friday (business days) or in person at any office.

Inactivity: Termination

You are responsible for complying with all the terms of this Agreement and with the terms of the agreements governing the accounts which you access using electronic banking services. We can terminate your electronic banking privileges (including the Bill Payment service) under this Agreement without notice to you if you do not pay any fee required by this Agreement when due or if you do not comply with the agreements governing your deposit or loan accounts or your accounts are not maintained in good standing.

We will promptly notify you If we terminate this Agreement or your use of the services for any other reason.
We may also terminate the Service if we believe that an actual or potential unauthorized use of your Access ID, Password or account may be occurring. Penn Security Bank and Trust Company reserves the right to terminate your access to Online Banking or any portion of it in its sole discretion without notice and without limitation, except as required by law.

We may convert your account to inactive status If you do not sign on to the Service or have any transaction scheduled through the Service during any consecutive 180 day period. If your account is considered Inactive, you must contact us to have the Service activated before you will be able to schedule any transaction through the Service.

To cancel the Online Banking and/or Bill Payment service, you must notify the bank and provide your name; address; whether you are discontinuing Online Banking, Bill Payment or both; and the effective date to stop the service. When Bill Payment Is terminated, any prescheduled bill payments made through Online Banking will also be terminated. Your final charge for the Bill Payment service will be assessed at the end of your statement cycle. You may notify us by one of the following methods:

1) By sending an e-mall.
2) By faxing us at 570.969.2743, 7:30 am to 5:00 pm, Monday through Friday (business days).
3) By writing a letter and either sending it to the following address or giving It to a Customer Service Representative at any branch location:

Penn Security Bank and Trust Company
Attn: Online Banking
150 N. Washington Avenue
Scranton, PA 18503

Consumer Protection

The consumer protection provisions of the federal Electronic Fund Transfers Act and the Federal Reserve Board's Regulation E, and certain other federally related consumer disclosures, apply only to electronic fund transfers or transactions involving consumer accounts established primarily for personal, family, or household purposes. If your account is owned by an entity other than a natural person or was established primarily for business, commercial, or agricultural purposes, then any online banking electronic fund transfer or other transaction will be considered an "authorized use," and your liability for any online banking transaction relating to that account will be unlimited, notwithstanding standardized disclosures we may provide you.

Warranty; Disclaimers

We make no representation that the Services are or will be uninterrupted or error-free. Our sole obligation to you for no availability or interruption of Services is to use commercially reasonable efforts to resume the Services. THIS IS OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL WE BE RESPONSIBLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR DIRECT DAMAGES ARISING FROM OR RELATING TO ONLINE BANKING, EXCEPT TO THE EXTENT STATED IN THIS AGREEMENT OR REQUIRED BY LAW. WE MAKE NO WARRANTIES TO YOU REGARDING ONLINE BANKING, AND WE DISCLAIM ALL IMPLIED WARRANTIES (INCLUDING WARRANTIES OF MERCHANTIBILITY AND FITNESS FOR A PARTICULAR PURPOSE). You are responsible for how you use your computer and how you use the Services. We take no responsibility for any viruses you encounter using the Services. We encourage you to routinely scan your PC and diskettes using any reliable virus protection product to detect and remove any viruses found. Left undetected or not repaired, a virus may corrupt and destroy your programs, files and even your hardware.

Assignment

You may not assign this Agreement to any person or entity.

Waivers

Our delay or omission in responding, or In exercising any of our rights or remedies, shall not operate as a waiver unless we send you a written waiver signed by us. In addition, any waiver by us shall not be considered to continue, and shall apply to the one Instance only, unless our written waiver specifically states otherwise.

Governing Law

This Agreement Is governed by. and shall be construed in accordance with, the laws of the State of Pennsylvania and applicable federal law.