

END USER AGREEMENT FOR JBT DIGITAL BANKING SERVICE

INTRODUCTION

JBT's Digital Banking Service is provided as a convenience to you. This is your agreement with Jonestown Bank & Trust Co. (JBT) for the services provided within our Digital Banking Service.

AGREEMENT

This Agreement, which includes the current Fee Schedule, Electronic Fund Transfer Act Disclosure (applicable to consumer accounts only), and Enrollment Form (required for some business accounts, trust accounts, and individuals with no tax identification number), is a contract establishing the rules which cover your electronic access to your accounts at Jonestown Bank & Trust Co. ("BANK") through JBT DIGITAL BANKING SERVICE ("SERVICE").

By using the SERVICE, you accept all terms and conditions of this Agreement. Please read it carefully. The terms and conditions of the deposit agreements and disclosures for each of your BANK accounts as well as your other agreements with the BANK, such as loans, continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement is also subject to applicable federal laws and the laws of the State of Pennsylvania (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect.

This Agreement, together with the Electronic Fund Transfer Act Disclosure, if applicable, Enrollment Form, if any, and the current Fee Schedule, constitutes the entire agreement between you and the BANK with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein.

DIGITAL BANKING SERVICE DEFINITIONS

"Account" or "accounts" means your accounts at the BANK.

"Business day" means Monday through Friday. Holidays are not included.

"Consumer Account" means an account used primarily for personal, family, or household purposes.

"Daily Cut-off Time" is 5:00 pm each Business Day.

"Electronic funds transfers" means ATM withdrawals, pre-authorized transactions, point of sale transactions and transfers to and from your BANK accounts using the SERVICE including bill payments.

"Nonpersonal Account" refers to an account used primarily for business or other non-consumer purposes, which are not extended consumer protections under the Electronic Funds Act.

"SERVICE" means the services provided pursuant to this Agreement, including the Bill Payment Service.

"We," "our," "us" and "BANK" mean Jonestown Bank & Trust Co.

"You", "your", and "customer" refer to the account holder authorized by the BANK to use the SERVICE under this Agreement and anyone else authorized by that account holder to exercise control over the account holder's funds through the SERVICE.

INTERNET SECURITY INFORMATION

Our Digital Banking Service uses a comprehensive security strategy to protect accounts and transactions conducted over the Internet. In-depth information on many of the techniques and features employed by the system can be viewed or printed from our web site where the system's consumer or commercial features are explained. In addition to our login security, we use SSL (secure socket layer) encryption technology for everything done in the system.

Your browser automatically activates this technology when it attempts to connect to our system. The BANK server will accept only 128-bit key length encryption. You will be prompted to upgrade your browser if necessary. Whenever SSL is securing your communications, the browser will typically indicate the "secure session" by changing the appearance of a small padlock icon at the bottom of the screen from open to locked. What this means to you is that your communications are scrambled from your browser to our servers at all times, so no unauthorized party can read

the information as it is carried over the Internet. Additionally, our servers have been certified by a "Certificate Authority" to assure you that you are actually talking to our servers instead of someone pretending to be us.

During your use of the SERVICE, we will pass a "cookie" to your browser to identify you. We do not (and cannot) use our cookies to obtain new information about you. A "cookie" contains security data given to a browser by a web server and returned by the browser on subsequent transmissions to identify the user and encryption information.

When you log onto the system, this cookie enables us to process multiple transactions during the session without you having to provide your Login ID and password for each individual transaction. After a predetermined amount of time set by our security system or when you log off, the session cookie is no longer accepted and must be reset by re-entering the password. A new cookie is used for each session, so that no one can use the cookie to access your account.

SECURITY

You understand the importance of your role in preventing misuse of your accounts through the SERVICE, and you agree to promptly examine the statement for each of your BANK accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information such as your driver's license number and social security number. You understand that personal identification information by itself or together with information related to your account may allow unauthorized access to your account. Your password and Login ID are intended to provide security against unauthorized entry and access to your accounts. If you disclose your password and give access to a third party, the BANK will not be liable for any losses you incur.

Data transferred via the SERVICE is encrypted in an effort to provide transmission security and the SERVICE uses identification technology to verify that the sender and receiver of the SERVICE transmissions can be appropriately identified by each other. Notwithstanding our efforts to ensure that the SERVICE is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and can potentially be monitored and read by others. Additionally, you provide, request, and receive information from the SERVICE with the knowledge that such information can be intercepted and/or viewed by unknown third parties. We cannot and do not warrant that all data transfers using the BANK SERVICE or email transmitted to and from us will not be monitored or read by others.

To protect against fraud, you agree to follow these security guidelines: (1) sign off of the SERVICE before leaving your PC or other access device, (2) protect account information from the view of others, (3) do not disclose your account numbers, user ID, PIN, text code, or password, and (4) do not send confidential information using general e-mail system.

VIRUS PROTECTION

The BANK is not responsible for any electronic virus or viruses that you may encounter. The BANK cannot and does not guarantee downloads from the SERVICE will not contain a virus or other destructive device. We encourage our customers to routinely scan their PCs, tablets, mobile devices, or other electronic devices using a reliable virus detection product to detect and remove any viruses. Undetected or unrepaired viruses may corrupt and destroy your programs, files, and even your hardware. Additionally, you may unintentionally transmit the virus to other computers.

REGISTRATION PROCESS

To use the SERVICE you must enroll for the service(s) by following the enrollment instructions on our website for consumer accountholders and some business accountholders. For some business profiles, trust, or accountholders without a tax identification number an Enrollment Form must be completed at any one of our branch offices. The information on the Enrollment Form will identify everything we will need to enable the service. Once we verify the information you submitted electronically or by a signed Enrollment Form for accuracy and authorizations, you will receive confirmation as described under Access.

Access to JBT Digital Banking Services such as Finance Manager and Plus, by business accountholders shall be assigned by Customer to specific named employees of Customer. The Bank shall provide the initial login and password to the Customer for use of services under this Agreement. Thereafter Customer will add users and assign login and password. However, the user will not be activated until Customer has submitted signed documentation and the Bank approves the addition of such employee. Customer is solely responsible for the safeguarding of such passwords and Customer shall be solely responsible for the use or misuse of each such password. Such use or misuse specifically includes, without intending any limitation, misappropriation of Customer's funds. Use of services such as Finance Manager and Plus is explained in the document received at the time you enroll for this option.

ACCESS

To use the SERVICE, you must have at least one account at the BANK, access to Internet service, a telephone number, and an email address. To use the Bill Payment Service, you must have a BANK checking account. Once we have received your Enrollment request (consumer accountholders may make request electronically and some business accountholders by a signed BANK supplied form) and verified your account information you can create your credentials and two factor authentication to access the Digital Banking Service. If you enrolled by completing an Enrollment Form, your username and password will be emailed to you by the Electronic Banking Department at the email address provided on the form so you can complete the first time login process. The SERVICE can be used to access only the BANK accounts on which you are an owner or signor. Any new account opened will be added automatically based on the Tax ID Number used at enrollment. You can delete any of your BANK accounts from this Agreement by completing a form. Access to your accounts through the SERVICE will be based upon the identification of users. We undertake no obligation to monitor transactions through the SERVICE to determine that they are made on behalf of the account holder.

Your Password - Your Password - For security purposes, you are required to change your temporary password upon your initial login to the SERVICE, if applicable. You determine what password you will use. The identity of your password is not communicated to us. 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 and agree to change your password regularly. Upon three unsuccessful attempts to use your password, your access to the SERVICE will be revoked. To re-establish your authorization to use the SERVICE, you must either contact us to have your account unlocked or you can use the "Forgot?" link on the webpage.

We require that you create a password that uses alpha - numeric characters for purposes of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, and date of birth or names of children, and should be memorized rather than written down.

Hours of Access - You can use the SERVICE seven days a week, twenty-four hours a day, although occasionally some or all of the services may not be available due to emergency or scheduled system maintenance.

You can use the SERVICE to check the balance of your BANK accounts, view BANK account histories, transfer funds between your BANK accounts, export history to your personal financial software, view statements, check current interest rates, make stop payment requests, establish alerts, and send secure messages to JBT. When using the SERVICE to make transfers from credit accounts, you agree that the BANK, without prior notice to you, may take any action required to obtain cash advances on your behalf, including charging any credit account at the BANK, without your handwritten or legally acceptable electronic signature.

Bill Payment Service - Bill Payment Service is provided to you for your convenience, at your request. The actual payment of such bills is handled by an independent third party. The BANK cannot guarantee the completion and accuracy of such transactions. Use of the Bill Payment Service is explained in the Agreement for JBT Bill Pay Service document which you received or will receive at the time you setup this option.

Bank-to-Bank External Transfer Service – Bank-to-Bank External Transfer Service is available through JBT Digital Banking. Use of the Bank-to-Bank External Service is explained in the Agreement for JBT Bank-to-Bank External Transfer Service document which you received or will receive at the time you enroll for this option.

OVERDRAFTS (ORDER OF PAYMENTS, TRANSFERS AND OTHER WITHDRAWALS)

If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, then: (a) Electronic funds transfers involving currency disbursements, like ATM withdrawals, will have priority; (b) Electronic fund transfers initiated through the SERVICE which would result in an overdraft of your account may, at our discretion, be cancelled and (c) In the event that electronic fund transfers initiated through the SERVICE which would result in an overdraft of your account are not cancelled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account. If you have elected to have Overdraft Privilege or Overdraft Protection on your account, your overdraft privilege or overdraft protection may be available to initiate bill pay, online banking, mobile banking, or telephone transfers, which may cause you to incur fees. Use of the overdraft privilege or overdraft protection services is explained in the Overdraft Coverage Options Brochure or on our website under Overdraft Coverage Options as well as in the Overdraft Privilege Disclosure you received or will receive at the time you enroll in this option.

LIMITS ON AMOUNTS AND FREQUENCY OF SERVICE TRANSACTIONS

The number of transfers from BANK accounts and the amounts that may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed upon deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

POSTING OF TRANSFERS

Transfers initiated through the SERVICE before 5:00 p.m. on a business day are posted to your account the same business day. Transfers completed after 5:00 p.m. on a business day, Saturday, Sunday or banking holiday may be posted on the next business day. Bill Payment Services completed before 3:00pm and Bank to Bank External Transfers before 4:30p.m. on a business day, Saturday, Sunday or banking holiday will be posted on the same business day.

The SERVICE identifies a transfer based upon the Username/Login ID of the user who made the electronic transfer. Accordingly, you understand and acknowledge that the Pending or History screens in both the Transfer and Bill Payment menu options of the SERVICE will not reflect transfers made by multiple users from the same account established under different Usernames/Login IDs.

You agree to communicate to any other persons with authorized access to your accounts concerning any transfers or bill payments from your accounts, in order to avoid overdrafts and applicable fees.

FEES AND CHARGES

You agree to pay the fees and charges as set forth in the current fee schedule for your use of the SERVICE. You agree that all such fees and charges will be deducted from the BANK checking account. If you have multiple accounts, you agree that such fees and charges will be deducted from the BANK checking account designated as the "Primary Checking Account" on your Enrollment Form. If you close your Primary Checking Account, you must contact us immediately to designate another account as your Primary Checking Account. You agree to pay any additional reasonable charges for services you request not covered by this Agreement. These fees are in addition to regular account fees applicable to your deposit account(s). You are also responsible for telephone, Internet, or data plan service fees incurred in connection with your use of the SERVICE.

DISCLOSURE OF ACCOUNT INFORMATION AND TRANSFERS

You understand information about your accounts or the transfers you make may automatically be disclosed to others. For example, tax laws require disclosure to the government of the amount of interest you earn, and transactions such as large currency and foreign transactions must be reported to the government. We may also provide information about your accounts to persons or companies we believe would use the information for reasonable purposes, such as when a prospective creditor seeks to verify information you may have given in a credit application or a merchant calls to verify a check you have written. In addition, we routinely inform credit bureaus when accounts are closed because they were not handled properly. We may also seek information about you from others, such as the credit bureau, in connection with the opening or maintaining of your account or in connection with approving your access to the SERVICE. You agree and hereby authorize all of these transfers of information.

PERIODIC STATEMENTS

You will receive a confirmation of each transfer or bill payment, but you will not receive a separate SERVICE statement. Transfers to and from your accounts using the SERVICE will appear on the respective periodic statements for your BANK accounts.

CHANGE IN TERMS

We may change any term of this Agreement at any time. Unless otherwise required by law or regulation, the Bank may modify this Agreement without prior notice. Any written notice of change that the Bank gives to Customer is effective on the date mailed. Notice to one owner is notice to all owners of that account. Special laws and bank regulations may apply to consumer accounts. In that case, if the change would result in increased fees for any service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 21 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We may post any required notice of the change in terms on the BANK SERVICE web site or forward it to you by email or by postal mail as required by applicable law or bank regulation. If advance notice of the change is not required and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject services indicates your acceptance of the change in terms. We reserve the right to waive, reduce, or

reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the services provided to you under this Agreement. We do not and cannot warrant that the SERVICE will operate without errors or that any or all services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents, or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to the SERVICE, including loss of profits, revenue, data, or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of the BANK and its affiliates exceed the amounts paid by you for the services provided to you through the SERVICE.

THIRD PARTY DISCLAIMER

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 SERVICE (i.e., Quicken® or MS Money®). All brand and product names are trademarks and registered trademarks of their respective owners.

TERMINATION OF SERVICE

Your Right to Terminate

- You may cancel your SERVICE at any time by providing us with written notice by postal mail, email, or fax. You must provide your name, address, and the effective date to stop the service. If you discontinue your Digital Banking Service, you will no longer have access to subsidiary services, such as Bill Payment or e-Statements. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation. Your final charge for services will be assessed at the end of your statement cycle.

Our Right to Terminate

- You agree that we can terminate or limit your access to the SERVICE for any of the following reasons: (1) Without prior notice, if you have insufficient funds in any one of your BANK accounts; SERVICE may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers and debits; (2) Without prior notice, if you have not used the SERVICE in previous four (4) months, (3) Without prior notice, if you do not contact us to designate a new Primary Checking Account within three (3) business days after you close your Primary Checking Account; and (4) Upon reasonable notice, for any other reason in our sole discretion.

COMMUNICATIONS BETWEEN THE BANK AND YOU

Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

1. Email - You can contact us by email at eservice@jbt.bank (please note that banking transactions through the SERVICE are not made via email);
2. Telephone - You can contact us by telephone at (717) 274-5180;
3. Facsimile - You can contact us by fax at (717) 274-5423;
4. Postal Mail - You can write to us at JBT Digital Banking Service, 421 E Penn Ave, Cleona, PA 17042 and
5. In Person - You may visit us in person at any one of our convenient branch locations.

CONSENT TO ELECTRONIC DELIVERY OF NOTICES

You agree that any notice or other type of communication provided to you to the extent permitted by law or upon your demonstrable consent, if needed, pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the BANK SERVICE web site or by email. You agree to notify us immediately of any change in your email address.

UNLAWFUL INTERNET GAMBLING ENFORCEMENT ACT OF 2006

This Act prohibits any person engaged in the business of betting or wagering from knowingly accepting payments in connection with participation of another person in unlawful Internet gambling ("Restricted transaction"). Customer certifies that it is not engaged in the business of betting or wagering. Customer will notify Bank of any change in Customer's authority to engage in the business of betting or wagering. Customer further warrants to Bank that it will take precautions reasonably designed to ensure that such Internet gambling activities, if any, will remain lawful. Restricted transactions are prohibited from being processed through any JBT Digital Banking Services used by Customer.

HEADINGS

The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and the BANK's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement.

GOVERNING RULE

Unless specifically listed in this Agreement the SERVICE is subject to the definitions and terms of the Deposit Account Agreement agreed to by you when opening your BANK accounts and any amendments thereto.

INTEGRATION CLAUSE

This Agreement includes all of the terms and provisions of any deposit account agreement, including bill pay service, bank-to-bank external transfer service, fee schedule, and electronic funds transfer disclosure and any other agreements between you and BANK as if referred to fully at length herein.

INDEMNIFICATION CLAUSE

You hereby agree to indemnify and hold harmless JBT, its employees and agents for any liability which is the result of your failure to abide by the terms and provisions of this Agreement or any negligence on your part.

SEVERABILITY CLAUSE

The terms, conditions, definitions and provisions of this Agreement are hereby deemed to be severable. If for any reason any term, condition, definition, or provision of this Agreement is found to be unenforceable, such a finding shall have no effect upon the remaining terms, conditions, provisions, and definitions of the agreement, and such terms, conditions, provisions, and definitions shall remain fully binding and enforceable between the parties to this Agreement.

ELECTRONIC FUNDS TRANSFER DISCLOSURE FOR JBT DIGITAL BANKING AND JBT BILL PAY SERVICES (APPLICABLE TO CONSUMER ACCOUNTS ONLY)

The following is IMPORTANT INFORMATION for our customers who have electronic fund transfers. The purpose of the Disclosure Statement is to inform you of certain rights you have under the Electronic Funds Transfer Act. Please read this carefully and keep it with your account records:

The Electronic Fund Transfer Act and regulations adopted thereunder provide that we disclose pertinent information to you about electronic fund transfers to and from your account. Electronic fund transfers include, but are not limited to, automated teller machine transfers, point of sale transfers, direct deposits or withdrawals of funds, transfers initiated by telephone or Internet, and electronic bill pay. It includes all transfers resulting from debit card transactions, including those that do not involve an electronic terminal at the time of the transaction. Some of these may not be available as part of the Bank's electronic fund transfer program

I. DIGITAL BANKING AND ELECTRONIC BILL PAYMENT

A. ACCESSING YOUR ACCOUNT -- JBT DIGITAL BANKING AND BILL PAY SERVICES

You can use JBT DIGITAL BANKING SERVICE to:

1. Check the balance of your JBT account(s),
2. View account histories,
3. Transfer funds between your JBT account(s),
4. Enroll for eStatements.
5. Make stop payment requests,
6. Change your address, or
7. Make payments to your JBT loan account(s)
8. You can use JBT BILL PAY SERVICE to pay bills from your JBT account(s).

B. RECEIPT FOR TRANSACTION

You will receive an on-line confirmation at the time you make a transfer between your accounts using JBT DIGITAL BANKING AND BILL PAY SERVICES.

C. BUSINESS DAY

The day for all JBT DIGITAL BANKING SERVICE transfers starts at 5:00 p.m. each business day and ends at 5:00 p.m. the next business day. The day for all JBT BILL PAY SERVICE transfers starts at 3:00 p.m. each business day and ends at 3:00 p.m. the next business day. Weekends, including three-day holidays are considered "one business day".

D. HOW TO CANCEL A DIGITAL BANKING TRANSFER OR BILL PAYMENT

To cancel a transfer or bill payment that you have scheduled through JBT DIGITAL BANKING OR BILL PAY SERVICES you must cancel the payment on-line via JBT DIGITAL BANKING OR BILL PAY SERVICES following the instructions on the screen. JBT DIGITAL BANKING transfers must be cancelled before 5:00 p.m. on the date that the transfer is scheduled to occur. JBT BILL PAYMENTS must be cancelled before 7:59 a.m. on the date the payment status changes to "In Process", which generally starts at the Cutoff Time on the fourth (4th) business day prior to the "Scheduled Payment Date". There is no charge to cancel or edit a Pending Payment.

E. RIGHT TO STOP PAYMENT

Stopping the payment of a check is different from the cancellation of a transfer or bill payment. Once the transfer or bill payment is "In Process" status, "Completed" status, or has been debited from your account you cannot cancel or stop a transfer or bill payment.

F. CHARGES

You may be charged a monthly fee according to a separate fee schedule published by Jonestown Bank & Trust Co. for use of JBT DIGITAL BANKING OR JBT BILL PAY SERVICES. This fee will be charged regardless of whether JBT DIGITAL BANKING OR BILL PAY SERVICES were used during the billing cycle.

II. ADDITIONAL DISCLOSURES WHICH APPLY TO JBT DIGITAL BANKING AND BILL PAY SERVICES

A. DOCUMENTATION OF TRANSFER

1. PERIODIC STATEMENTS

You will get a monthly account statement (unless there are no transfers in a particular month. In any case you will get a statement at least quarterly) showing the status of your account(s), transactions made during the past month and any charges which we may impose for such services or transactions.

B. CONFIDENTIALITY

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

1. Where it is necessary to complete transfers, or
2. In order to verify the existence and condition of your account for a third party, such as credit bureau or merchant, or
3. In order to comply with government agency or court orders, or
4. If you give us your written permission, or
5. As explained in JBT's Privacy Disclosure.

C. CUSTOMER LIABILITY

CONTACT US IMMEDIATELY at (717) 274-5180 if you believe your password has been stolen or that an unauthorized transfer or bill payment from any of your accounts has or may occur. Telephoning us is the best way of keeping your possible losses to a minimum.

You could lose all your money in the account(s) (plus your maximum overdraft line of credit) if you take no action to notify us of the loss of your password. If you notify us of the loss, your liability for unauthorized transfers will be as follows:

1. If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your password without your permission.
2. If you do NOT tell us within two (2) business days after you learn of the loss or theft 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.
3. Also, if your statement shows transfers or bill payments that you did not make, tell us at once. If you do not notify us within 60 days after the statement is 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 a hospital stay) kept you from telling us, we may extend the time periods.

D. OUR LIABILITY FOR FAILURE TO COMPLETE AN ELECTRONIC FUND TRANSACTION

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 complete the transaction.
2. If your account is frozen because of court order or some similar reason.
3. If the transaction you request would exceed the credit limit on your overdraft line, if any.
4. If the automated teller machine does not have enough cash to complete the transaction.
5. If your log in identification or password has been reported lost or stolen and you are using the reported log in identification or password.
6. If we have reason to believe that the transaction requested is unauthorized.
7. If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
8. If the electronic terminal, telecommunication device, or any part of JBT DIGITAL BANKING SERVICE system was not working properly and you knew about the breakdown when you started the transaction.
9. If you have not provided us with complete and correct payment information for JBT BILL PAY SERVICE, including, without limitation, the name, address, your payee-assigned account number, payment date, and payment amount for the payee on a bill payment.
10. If you have not properly followed the on-screen instructions for using of JBT DIGITAL BANKING SERVICE.
11. If you pay a bill too late to arrive at the Payee's place of business on a timely basis.
12. There may be other exceptions stated in our agreement with you.

In any case, we shall only be liable for actual proven damages if the failure to make the transaction resulted from a bona fide error despite our procedures to avoid such errors.

E. CHARGES

Charges will be assessed according to a separate fee schedule published by Jonestown Bank & Trust Co.

F. ERROR RESOLUTION PROCEDURES (CONSUMER ACCOUNTS ONLY)

In Case of Errors or Questions About Your Electronic Transfers:

Telephone us at the number given in section IV, G or write us at the address given there 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 the FIRST statement on which the problem or error appeared. You must do the following:

1. Tell us your name and account number.
2. Describe the error or 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.
4. If the suspected error relates to a bill payment made via JBT BILL PAY SERVICE, also tell us the name of the payee and the date the payment was sent.

If you tell us orally, we will require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (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 re-credit your account within ten (10) business days for the amount you think is in error, so that you will have 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 ten (10) business days, we may not credit your account.

We will tell you the results within three (3) 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.

Extension of time periods – The applicable time for resolving errors is twenty (20) business days in place of ten (10) business days in this section if the notice of error involves an electronic fund transfer to or from your account within 30 days after the first deposit to the account was made. The applicable time is 90 days in place of 45 days in this section if the notice of error involves an electronic fund transfer that (1) was not initiated within the state of Pennsylvania, (2) resulted from a point-of-sale debit card transaction, or (3) occurred within 30 days after the first deposit to the account was made.

G. MAILING ADDRESS, TELEPHONE NUMBER AND BUSINESS DAY DISCLOSURE

1. Our mailing address and our phone number for all inquiries related to electronic fund transfers by JBT DIGITAL BANKING SERVICES and JBT BILL PAY SERVICES is:

JBT Digital Banking Services
421 EAST PENN AVENUE,
CLEONA, PA 17042-2433

(717) 274-5180

2. For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

IMPORTANT DISCLAIMER AND INTELLECTUAL PROPERTY NOTICES

Please read and "approve" the disclaimer below.

The team at Jonestown Bank & Trust Co. (JBT) makes every effort to provide you with the highest quality Digital Banking available. Unfortunately, due to the unpredictable nature of the Internet, we cannot guarantee that our website will be available at all times. While we strive to make your electronic interactions the best we possibly can, JBT cannot and does not guarantee the completeness or accuracy of the information provided herein.

JBT provides bill payment to you for your convenience. The actual payment of bills is handled by an independent third party, and JBT cannot and will not guarantee or be held responsible for the completion and accuracy of these transactions.

JBT reminds you that the Internet lacks inherent security. We cannot and do not guarantee that your machine or device will not be infected by a virus, malware, or other destructive device when you use the Internet to access our site. You also agree that you provide, request, and receive information from this site with the knowledge that such information may be intercepted and/or viewed by unknown third parties.

JBT offers the following advice to help you protect your computer:

1. Change your computer account passwords on a frequent basis.
2. Keep your machine patched with the latest software security updates.
3. Install a firewall to block outside access to unnecessary ports or services on your machine.
4. Install anti-virus and malware software to detect and remove all malicious code. Be sure to keep the software current with the latest signature and scan engine updates.

JBT asks that you remember the following:

We will NOT request your personal information (account number, social security number, mother's maiden name, or internet password) via email, phone, or text nor will JBT call you to request this information. If you initiate contact with us about your account(s), we may ask for this information to verify your identity.

Please contact us at 717-274-5180 with any questions you may have regarding the above information and disclaimers.

Features and services availability are subject to change without notice.

Card Management Alerts and Protections Powered by MyCardRules™ Terms and Conditions

This is a legal agreement between Cardholder and/or App User ("You") and the Financial Institution ("FINANCIAL INSTITUTION" or "We") that issued You the Payment Card(s) that You register within this Service. This agreement governs Your use of the Card Management Alerts and Protections service (the "Service").

This agreement, together with all updates, additional terms, privacy policy and all applicable FINANCIAL INSTITUTION rules and policies, collectively constitute the "Agreement" between You and FINANCIAL INSTITUTION

with respect to the Service. By logging in and connecting to the Service, You are indicating that You agree to these terms. If You do not agree to these terms, do not log in, connect to, or use the Services.

A. Permitted use of the Service

We are allowing You to use this Service on devices that You own or control. We reserve all rights not expressly granted to You. You also understand that full use of this Service requires You to have an account with FINANCIAL INSTITUTION and that personally identifiable information may be collected by FINANCIAL INSTITUTION in conjunction with your transactions, consistent with federal law and the FINANCIAL INSTITUTION's privacy policy.

B. What you are required to do

You must accept and abide by these terms as presented to You. Changes, additions, or deletions are not acceptable, and We may refuse to allow You to access to the Service.

C. What you may not do

You are not allowed to use the Service on any device that You do not own or control, and You may not distribute or make the Service available over a network where it could be used by multiple devices at the same time. You may not transfer in any form (including rent, lease, lend, sell, redistribute or sublicense) the Service. You may not copy, decompile, reverse engineer, disassemble, modify, or create derivative works of the Service, any updates, or any parts of updates. Any attempt to do so is a violation of the rights of FINANCIAL INSTITUTION and its licensors. If You breach this restriction, You may be subject to prosecution and damages. The terms of this Agreement govern any upgrades provided by FINANCIAL INSTITUTION that replace and/or supplement the original Service, unless such upgrade is accompanied by a separate Agreement, in which case the terms of that agreement will govern.

You may not transfer or assign any rights or obligations you have under this Agreement without FINANCIAL INSTITUTION'S prior written consent, which We may withhold in our sole discretion. We reserve the right to transfer or assign this Agreement or any right or obligation under this Agreement at any time to any party. We may also assign or delegate certain of our rights and responsibilities under this Agreement to affiliates, independent contractors or other third parties.

D. What we are allowed to do

We may amend this Agreement at any time by posting a revised version on the FINANCIAL INSTITUTION web site. You may be required to affirmatively accept the revised Agreement in order to continue using the Service. We may, from time to time, revise, update, upgrade or enhance the Service and/or related applications or material, which may render all such prior versions obsolete. Consequently, We reserve the right to terminate this Agreement as to all such prior versions of the Service, and/or related applications and material, and limit access to only the Service's more recent revisions, updates, upgrades or enhancements.

By using the Service, You acknowledge and accept that We may collect and use technical data and related information, including but not limited to technical information about your device, system and application software, and peripherals, that is gathered periodically to facilitate the provision of updates, product support and other services to You (if any) related to the Service. We may use this information, as long as it is in a form that does not personally identify You, to improve our products or to provide services or technologies to You.

The Service may enable access to FINANCIAL INSTITUTION and third party services and web sites, including GPS locator websites, such as Google, that allow You to find a branch. Use of the Service may require Internet access and Your acceptance of additional terms of those services.

To the extent the Service allows You to access third party services, We, and our licensors, reserve the right to change, suspend, remove, or disable access to any third party services at any time without notice. In no event will FINANCIAL INSTITUTION be liable for the removal of or disabling of access to any such third party services. We may also impose limits on the use of or access to portions of the Service, in any case and without notice or liability.

We are not responsible for the contents of, updates to, or privacy practices of these third parties, which may differ from those of FINANCIAL INSTITUTION.

If We have reason to believe that you have engaged in any of the prohibited or unauthorized activities described in this Agreement or have otherwise breached your obligations under this Agreement, We may: terminate, suspend or limit Your access to or use of the Site or the Service; notify law enforcement, regulatory authorities, impacted third parties, and others as We deem appropriate; refuse to provide the Service to You in the future; and/or take legal action against You. In addition, we, in our sole discretion, reserve the right to terminate this Agreement, access to the Site and/or use of the Service for any reason or no reason and at any time. These remedies are cumulative and are in addition to the other rights and remedies available to FINANCIAL INSTITUTION under this Agreement, by law or otherwise.

E. Limitation of FINANCIAL INSTITUTION'S liability

You expressly acknowledge and agree that use of the Service is at Your sole risk and that the entire risk as to satisfactory quality, performance, accuracy and effort is with You. To the maximum extent permitted by applicable law, the Service and any third party services provided with the Service are provided "as is" and "as available", with all faults and without warranty of any kind, and We hereby disclaim all warranties and conditions with respect to the Service, either express, implied or statutory, including, but not limited to, the implied warranties and/or conditions of merchantability, of satisfactory quality, of fitness for a particular purpose, of accuracy, of quiet enjoyment, and non-infringement of third party rights.

To the extent not prohibited by law, in no event shall We be liable for personal injury, or any incidental, special, indirect or consequential damages whatsoever, including, without limitation, damages for loss of profits, loss of data, business interruption or any other commercial damages or losses, arising out of or related to Your use or inability to use the Service, however caused, regardless of the theory of liability (contract, tort or otherwise), even where We have been advised of the possibility of such damages. Some jurisdictions do not allow the limitation of liability for personal injury, or of incidental or consequential damages, so this limitation may not apply to You. The foregoing limitations will apply even if the above stated remedy fails of its essential purpose.

You agree to indemnify and hold harmless FINANCIAL INSTITUTION, its employees, affiliates, licensors, and contractors, from any loss, damage, claim or demand (including attorney's fees) made or incurred by any third party due to or arising out of Your breach of this Agreement and/or Your use of the Service.

F. Miscellaneous

The laws of the state of where We are headquartered, excluding its conflicts of law rules, govern this Agreement and Your use of the Service.

We shall not be deemed to have waived any rights or remedies under this Agreement unless such waiver is in writing and signed by an authorized representative, nor shall a waiver on any one occasion be construed as a waiver of any rights or remedies on future occasions. No delay or omission in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies.

This Agreement is the complete and exclusive statement of the agreement between You and FINANCIAL INSTITUTION with respect to the Services. If any provision of this Agreement is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall be enforced. The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement. Any terms which by their nature should survive, will survive the termination of this Agreement. If there is a conflict between the terms of this Agreement and something stated by a FINANCIAL INSTITUTION employee or contractor, the terms of this Agreement will prevail.

May 10, 2022