



AGREEMENT FOR JBT ONLINE BANKING SERVICE

INTRODUCTION

JBT's Online 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 Online 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 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 ONLINE 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.

ONLINE 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

"SERVICE" means the services provided pursuant to this Agreement.

"We," "our," "us" "JBT" 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 Online 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, 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 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 online enrollment instructions on our website for consumer accountholders. For business, 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 Online Banking Services 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.

ACCESS

To use the SERVICE, you must have at least one account at the BANK, access to Internet service, 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 business accountholders by a signed BANK supplied form) and verified your account information, we will send you an email confirmation containing a link. The link must be clicked on within one hour, from the same PC and browser used to enroll. The link will direct you to a screen containing your login information. If you enrolled by completing an Enrollment Form, your login ID and password will be emailed to you by the Electronic Banking Department at the email address provided on the form. 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 - For security purposes, you are required to change your temporary password upon your initial login to the SERVICE. 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, if you know your password, or to obtain a new temporary password or you can use the "Forgot your Password?" 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.

SERVICES

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 Online Bill Pay Service document which you received or will receive at the time you setup of this option.

Bank-to-Bank Transfer Service – Bank-to-Bank Transfer Service is available to consumer accountholders only through JBT Online Banking. Use of the Bank-to-Bank Service is explained in the Agreement for JBT Bank-to-Bank 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.

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 day. Transfers completed after 5:00 p.m. on a business day, Saturday, Sunday or banking holiday will be posted on the next business day. Bill Payment Services may follow a different posting schedule as disclosed in the Agreement for JBT Online Bill Pay Service.

The SERVICE identifies a transfer based upon the 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 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.

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 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.

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 Online 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@bankjbt.com (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 Online 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 Online Banking Services used by Customer.

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.

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 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.