

Please read this agreement and complete the Application section on page 2.

---

"We", "us" , and "our" refer to Meredith Village Savings Bank "You" and "your" refer to each depositor or business who establishes a NetBanking account with us or who uses or is authorized to use a NetBanking Identification Number and Password or other means of access, which we establish or approve. The term "NetBanking" refers to our service that allows you to transfer funds, access accounts, obtain information, and perform other transactions over the Internet, including the optional NetPay service, by use of a compatible personal computer (with sufficient encryption level, power and memory) and modem and/or other means. You are responsible to install, maintain, and operate your computer and related equipment such as a modem. We are not responsible for any liability, loss, injury, malfunction, or damage relating to your computer equipment, software, or Internet connection.

This agreement describes the terms and conditions for use of NetBanking. These terms and conditions are in addition to those terms and conditions that apply to any accounts or other services you obtain from us. Failure to comply with these terms may result in the cancellation of your NetBanking account. This agreement shall be governed by and interpreted by New Hampshire State Law and the Federal Laws of the United States of America. We reserve the right to amend these terms or terminate the NetBanking service at any time.

You agree that account security is controlled by the NetBanking account number assigned by us, together with the NetBanking Password chosen and entered by you. You will be requested to change your password the first time you enter your NetBanking account. You will be required to change your NetBanking password on a regular basis. If you have given someone your NetBanking ID and Password and want to terminate that person's authority, you must change your Password or take additional steps to prevent further access by such person. You agree to protect the NetBanking ID number and password and hold MVSB harmless from unauthorized use. Any information downloaded by you becomes your property and responsibility.

You agree that the provisions of joint account ownership apply to NetBanking account if any account being accessed is jointly owned and agree that each owner authorizes the other to use the NetBanking service. You acknowledge that transaction limitations, as described in the Truth in Savings Disclosure you received when you opened your deposit account(s) or thereafter, apply to transfers from Savings or Money Market accounts. Federal regulation limits transfers to six per statement cycle when initiated by telephone, electronic, or other pre-authorized means. You acknowledge that an excess transaction fee will apply to transactions that exceed the transaction limitation.

We will attempt to provide NetBanking service daily, however you acknowledge that during system maintenance and updating, the service will not be available. The NetBanking service may also be unavailable due to causes beyond the control of the Bank including power failure, or other service interruptions. You acknowledge there are one or more third parties providing products and services involved in NetBanking and NetPay. You agree that the Bank shall not be responsible for any losses, damages, costs or expenses due to any such unavailability of the service or performance or non-performance by these third parties.

We have procedures and safeguards designed to protect all customer information in our possession. We are not responsible for information while in transit on the Internet.

To protect yourself while banking online, we recommend that you always check to make sure the computer you are using is adequately protected by a current, reputable anti-virus software and firewall and that you have installed the latest security updates for your operating system.

---

### **Optional NetPay Service**

Upon receipt of your signed application (or Maintenance form for current NetBanking accounts), which contains your election for NetPay, you authorize the bank to add the ability NetPay to your NetBanking account. "NetPay" refers to the added ability to pay bills through your NetBanking account. You authorize us to deduct payment transactions generated by NetPay from the checking accounts you have designated. If at any time, you decide to discontinue this service, you must provide written notification to us. If we decide to discontinue or amend NetPay, including any fees, we will notify you.

There may be a fee for NetPay. This fee may be waived based on the type of checking account service you maintain with the Bank. You understand that the NetPay service fee will be automatically deducted from your checking account whether or not you use the NetPay service.

Payments may be made only to payees with U.S. addresses. You agree to follow all laws and regulations regarding payments including those issued by the U.S. Office of Foreign Assets Control (OFAC).

Business day is defined as prior to 12:00 pm (noon) E.S.T. Monday through Friday excluding Federal Holidays.

You understand that payments may take up to 6 business days to reach the vendor if sent by check and up to 4 business days if sent electronically. We are not liable for any service fees or late charges incurred by you, if you do not provide timely, complete and accurate information or if you do not properly follow our instructions. We are not liable for fees you may incur as a result of processing delays by payees. You also understand that you are responsible for any loss or penalty incurred due to insufficient funds or other conditions that may prevent the posting of payments from your account. Requesting payments which cannot be completed due to insufficient funds may result in cancellation of NetPay.



NetBanking and NetPay Application and Agreement

Check one [ ] Personal [ ] Business
Check one: [ ] NetBanking [ ] NetBanking & NetPay

Customer Information:

Name: \_\_\_\_\_ CIF # \_\_\_\_\_
Business Name (if Applicable) \_\_\_\_\_
Business Type \_\_\_\_\_
Contact Name (for Business Accounts Only) \_\_\_\_\_
Address: \_\_\_\_\_
City, St. Zip: \_\_\_\_\_
Email Address: \_\_\_\_\_
Daytime Phone # \_\_\_\_\_ Evening Phone # \_\_\_\_\_

Accounts to access through NetBanking:

Table with 2 columns: Account Number, Optional Account Pseudo Name\*. Rows 1-6.

\*The account Pseudo name is the name used to identify the account over the Internet. This name cannot exceed 20 characters including spaces. The use of special characters (#,\*,') is prohibited. Your account number is not displayed over the Internet.

Please complete this section if applying for NetPay:

NetPay Plan name: \_\_\_\_\_ Account to charge fees \_\_\_\_\_

List Checking account(s) to use with NetPay.

Table with 2 columns for listing checking accounts. Rows 1-2.

I warrant that I have authority to execute this application and to access each account identified in the "Accounts to access through NetBanking" section. I acknowledge receipt of and agree to be bound by all provisions of the NetBanking and NetPay Agreement. My first use of MVSB NetBanking Service will signify my acceptance of all terms of this agreement.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

For Bank Use Only

NetBanking ID # \_\_\_\_\_ NetPay Plan Code \_\_\_\_\_
Completed By: \_\_\_\_\_ Branch # \_\_\_\_\_ Date: \_\_\_\_\_