



## SECURITY INFORMATION

In order to secure access to business account information in Business ebanking we utilize a three-part method of identification for the user: Company ID, User ID and Password.

Once enrolled, the Administrator you named on the front of the application will receive the assigned Company ID and initial password in separate mail from the User ID. Should your company wish to have multiple Business ebanking users, the Administrator will then assign any additional User ID and passwords for them.

## APPLICATION SIGNATURE

Please check box to indicate the level of Business ebanking service:

- Standard Business ebanking:** Standard Business ebanking allows you to view your account balances and activity online and perform basic online bank transactions (i.e. transfer funds between CNB accounts).
- Full Service Business ebanking:** Full Service Business ebanking includes Standard Business ebanking functions as well as wire/Automated Clearing House (ACH) services. Check here if you wish to use Business ebanking to initiate wire/ACH services.

**If no box is checked, the default is Standard Business ebanking.**

You certify that all information provided is complete, true and correct. By signing below, you authorize CNB to verify and check any of the information provided. The use of Business ebanking is governed by the Business ebanking Agreement and EFT Disclosure Statement and such other terms and amendments established by the Bank and communicated in writing or electronically to me. By signing below, I certify that I have requested and authorized Business ebanking access for my CNB accounts.

**Signature Requirements:** If the business is a corporation, partnership, or limited liability company, this application must first be signed by the officers, employees or other agents authorized by the business' current depository resolutions delivered to CNB (if deposit accounts are to be accessed through Business ebanking). If this application includes sole proprietor accounts, the application signature must be that of the owner of the sole proprietorship. If the business is an unincorporated association, this application must be signed by all authorized officers. If the business is the trustee under a trust agreement, this application must be signed by all trustees. Each person signing this agreement must indicate the capacity in which he/she is signing in the space labeled "Title."

**Faxed/Mailed Applications and Faxed/Mailed Signatures:** If this application is faxed or mailed to CNB, you agree that the faxed/mailed application is considered to be an original signature and an original document.

Authorized Signature	Print Name/Title	Date
Authorized Signature	Print Name/Title	Date
Authorized Signature	Print Name/Title	Date
Authorized Signature	Print Name/Title	Date

## APPLICATION MAILING INSTRUCTIONS

Please print, sign and mail this application to:

CNB Bank  
Attn: ebanking Administrator  
PO Box 42  
Clearfield, PA 16830



## Business ebanking Agreement

Please read the following agreement very carefully.

The terms and conditions of the deposit agreements and disclosures for each of your bank accounts as well as your agreements with the bank such as loans, continue to apply notwithstanding anything to the contrary in this Agreement.

We are committed to providing an Internet banking product that is secure and private. To help ensure the security of all data transmissions, our secure web server will tell you if your browser does not meet our minimum-security standards. Internet Banking requires a browser with 128-bit encryption. We recommend the most current version of either: Microsoft™ Internet Explorer 4.0 or higher or Netscape Navigator™ 4.0 or higher. To use Business ebanking, you must have at least one business checking account with the bank, access to Internet service, and an e-mail address. Once we have received your signed application and verified your account information, we will send you confirmation of our acceptance of your application. Within a few days, you will receive customer security information containing your company ID and password. A separate mailing will arrive with your User ID. Business ebanking can be used to access only the bank accounts, which you have designated for access on your application. You can add or delete any of your accounts from this Agreement by completing an On-Line Maintenance form. Access to your accounts through Business ebanking will be based upon the identification of users and authority levels specified by you through "administration." We undertake no obligation to monitor transactions through Business ebanking to determine that they are made on behalf of the accountholder.

You can use Business ebanking seven days a week, twenty-four hours a day, although some or all bank services may not be available occasionally due to emergency or scheduled system maintenance.

For security purposes, you are required to change your password upon your initial login to Business ebanking. You determine what password you will use and 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.

You agree to pay fees and charges for your use of Business ebanking services as set forth in the current fee schedule. You agree that all such fees and charges will be deducted from the bank checking account designated as the "Primary Checking Account" on your application. 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 which are not covered by the Agreement. You are also responsible for telephone and Internet service fees you incur in connection with your use of Business ebanking.

Internal transfers initiated through Business ebanking before 6:00 PM EST will have next business day availability. External transfers initiated before 6:00 PM EST will have second business day availability. Your daily transfer limit will be determined at the time of application. Wire transfers will have a cut off time of 3:00 PM EST. Our business days are Monday through Friday. Holidays are not included.

If you have chosen the ACH service or the Wire Transfer service, the terms and Agreements, will be given to you separately from this Agreement. These Agreements will need to be completed and in the possession of the bank before the service can be used.

It is recommended that you retain a copy of your application along with this Agreement and others that may have been used.

If you have any problems using Business ebanking, contact the Business Internet Banking Support Helpline at 1-800-593-4345.

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 provisions of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. Any waiver (express or implied) by either party of any default or default or breach of the 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.

The bank has the right to deny this application or terminate this service if any of the following events occur: (a) you request in writing that it terminate; or (b) you close the accounts from which you have authorized access; or (c) for any reason you fail to maintain the accounts from which you have authorized access; or (d) it is made known that you have abused this service and it no longer meets the bank's standards.