

ELECTRONIC ACCOUNT STATEMENT AND CHECK IMAGE DELIVERY ENROLLMENT AGREEMENT

Calvin B. Taylor Bank's Electronic Account Statement and Check Image Delivery Enrollment Agreement ("Agreement") governs use of the Calvin B. Taylor Bank's Electronic Delivery Service using CD-Rom delivery. As used in this document the words "you" and "your" refer to Calvin B. Taylor Bank's customer(s) and their use of the Service. The words "we" and "our" refer to Calvin B. Taylor Bank.

This Agreement explains the terms and conditions governing the Calvin B. Taylor Bank's Electronic Delivery Service using CD-Rom offered through Calvin B. Taylor Bank. By using the Service you agree to the following terms and conditions. This Agreement will be governed by and interpreted in accordance with Federal laws and regulations, or to the extent there is no applicable Federal law or regulation, by the laws of the State of Maryland. By accepting below or otherwise using this Service, you agree to use the Service only for bona fide and lawful purpose permitted under this Agreement.

You can choose to receive your periodic bank statement in paper form and/or electronically on a CD-Rom. In order to be compliant with federal regulations we are required to send a monthly statement, either paper or electronic.

Please indicate below how you would like to receive your periodic statement:

- I want a paper statement and an electronic statement on CD-Rom. I will be assessed a \$10.00 fee per month.
- I want an electronic statement on CD-Rom only and do not require a paper statement be mailed to me. I understand that I will receive a CD-Rom at least monthly in this instance. I will be assessed a \$7.50 fee per month.

*Electronic Statements on CD-Rom will cycle at month end

To receive your statement electronically on a CD-Rom you will need access to a personal computer with the following system requirements:

486DX 66-MHz or faster processor
24 megabytes in RAM
50 MB of free hard disk space
1 GB of free space for Images
CD-ROM or DVD-ROM drive
Microsoft Windows 98, NT, ME, 2000, XP

If we change the minimum system requirements, and you are unable to comply with the updated system requirements, you will be released from this agreement without any penalty or consequence to you. Please inform us in writing if this occurs to be released from this agreement.

You may also choose to receive your statement electronically on CD-Rom quarterly, semi-annually or annually in addition to the monthly periodic statement you receive from us. If you would like to receive a periodic CD-Rom statement from us please indicate your preference below:

Quarterly (\$15 fee each occurrence) Semi-Annually (\$20 fee each occurrence)

Annually (\$25 fee each occurrence) One Time (\$25 fee each occurrence)

Requested Dates _____

Duplicate Copy (a \$3.50 fee will be assessed for each duplicate copy(s) of your CD-Rom)

Please deliver to this address instead of the address on file

You may terminate your consent for electronic delivery services by sending written notice to the address provided below. Upon termination, statements will be sent in paper form to your address of record if you had previously chosen not to receive your paper statement from us. Please allow 30 days for termination to be effective.

Following termination of the electronic delivery service by either party, a new enrollment agreement will be required to reinstate this service.

Upon delivery of the CD-Rom you will have the sole responsibility for maintaining security of the CD-Rom including, but not limited to, users of your personal computer or computer network. You further agree to indemnify and hold us harmless from and against any and all loss, cost, damage, liability, or exposure (including reasonable attorney's fees) that we or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse of any electronic delivery of your statement. You shall bear the entire risk for unauthorized use thereof whether or not you are negligent.

Account Number to receive Electronic Statements

BY SIGNING BELOW, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS ELECTRONIC ACCOUNT STATEMENT AND CHECK IMAGE DELIVERY ENROLLMENT AGREEMENT.

Customer Signature

Printed Name

Date

Customer Signature

Printed Name

Date

Mail your completed application to: Taylor Bank
Attn: Computer Department
24 N. Main Street
Berlin MD 21811

You can also fax your application to (410)-641-0543 or drop it off at one of our branch locations. If you have any questions or concerns please contact us at (410)-641-1700.

Approved By _____