



Internet Banking
 Bill Pay

TAYLOR BANK

New Account
 Acct. Change

***=Required**

Name: _____ * **Tax ID#** _____ *

Mailing Address: _____ *

(If different from first Checking Account) **City:** _____ * **State:** _____ * **Zip:** _____ *

E-Mail Address: _____ *

(Please Print / Type) *Netteller ID will be E-Mailed to you by computerdept@taylorbank.com*

<u>Account #</u>	<u>Type of Acct.</u>	<u>View Options</u>
		BILL PAY <input type="checkbox"/>
		BILL PAY <input type="checkbox"/>
		BILL PAY <input type="checkbox"/>
		BILL PAY <input type="checkbox"/>
		BILL PAY <input type="checkbox"/>
		BILL PAY <input type="checkbox"/>

****By selecting this box you are agreeing to the Bill Pay Fees and the Online Bill Pay Service Agreement listed on the following page.**

****NOTE:** Christmas Club / Loans are Transfer In ONLY and CD / IRA accounts are View ONLY

INTERNET BANKING SERVICE AGREEMENT:

By signing below: (1) I /We will be bound by the terms and conditions of the financial institution's Depository Agreement which the financial institution may amend from time to time. (2) I/we understand that the passwords issued can be used to withdraw funds from the account(s) and that I/we must safeguard all passwords. I/we authorize the financial institution and its agents to follow any instructions transmitted by use of these passwords, and agree to be bound thereby. (3) I/we authorize the financial institution to disclose information about any of my financial institution accounts to third parties (including Payees) required to complete transactions using Internet banking. I/we also authorize my Payees to disclose to the financial institution and/or its agents information regarding my account(s) with such Payees required to complete transactions using Internet banking, including resolving questions regarding such transactions.

I/we, by signature below, certify that everything that has been stated in this application is correct. If my/our account requires multiple signatures for withdrawal of funds, I/we understand and agree to waive this requirement for transactions processed using Taylor Bank's Internet Banking/Bill Pay system. The financial institution is authorized to retain this application whether or not it is approved. By completing and submitting this form, I/we accept the terms and agreements outlined in the Electronic Fund Transfer Act Disclosure. I/we understand that a user ID and temporary password will be issued to me/us within **48 hours** of receipt of this application. I/we must change the temporary password(s) to private password(s) the first time I/we log on to the Internet Banking system. In consideration for Taylor Bank's making available the services hereunder, I / we agree to indemnify and hold Taylor Bank harmless from and against all damages, costs, and expenses (including reasonable attorneys' fees and costs of investigation) arising from or in any manner related to entry processes or related actions made online in my behalf. Taylor Bank may terminate this Agreement immediately without written notice to the customer if the customer fails to comply with its obligations hereunder. If an account is terminated by the customer, all services and pending payments will be canceled as well.

Internet Banking is FREE!

Bill Pay Fees

Personal Checking (BP) - \$4.95 / Month
* Includes 3 months free
* Unlimited Transactions

Business Accounts (CC) - \$9.95 / Month
* Includes 3 months free
* Unlimited Transactions

Taylor Made Plus / 50 Plus
Available at no charge

Rewards Checking
Available at no charge

All Authorized Signers: _____ **Date:** _____
(Required) _____ **Date:** _____
 _____ **Date:** _____
 _____ **Date:** _____

FOR BANK USE ONLY

<u>Branch:</u>	<u>Teller's Initials</u>	<u>Date Entered:</u>	<u>Entered By:</u>
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Please forward the first page of the application to:
Taylor Bank, Attn: Computer Dept., 24 N. Main Street, Berlin, MD 21811
(410) 641-1700 for questions or Fax your application to (410) 641-0543

PLEASE RETAIN THIS PAGE FOR YOUR RECORDS

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By signing below: (1) I/We will be bound by the terms and conditions of the financial institution's Depository Agreement which the financial institution may amend from time to time. (2) I/we understand that the passwords issued can be used to withdraw funds from the account(s) and that I/we must safeguard all passwords. I/we authorize the financial institution and its agents to follow any instructions transmitted by use of these passwords, and agree to be bound thereby. (3) I/we authorize the financial institution to disclose information about any of my financial institution accounts to third parties (including Payees) required to complete transactions using Internet banking. I/we also authorize my Payees to disclose to the financial institution and/or its agents information regarding my account(s) with such Payees required to complete transactions using Internet banking, including resolving questions regarding such transactions.

I/we, by signature below, certify that everything that has been stated in this application is correct. If my/our account requires multiple signatures for withdrawal of funds, I/we understand and agree to waive this requirement for transactions processed using Taylor Bank's Internet Banking/Bill Pay system. The financial institution is authorized to retain this application whether or not it is approved. By completing and submitting this form, I/we accept the terms and agreements outlined in the Electronic Fund Transfer Act Disclosure. I/we understand that a user ID and temporary password will be issued to me/us within 48 hours of receipt of this application. I/we must change the temporary password(s) to private password(s) the first time I/we log on to the Internet Banking system. In consideration for Taylor Bank's making available the services hereunder, I/ we agree to indemnify and hold Taylor Bank harmless from and against all damages, costs, and expenses (including reasonable attorneys' fees and costs of investigation) arising from or in any manner related to entry processes or related actions made online in my behalf. Taylor Bank may terminate this Agreement immediately without written notice to the customer if the customer fails to comply with its obligations hereunder. If an account is terminated by the customer, all services and pending payments will be canceled as well.

OPTIONAL BILL PAY SERVICE AGREEMENT:

Upon receipt of your signed application (or maintenance form for current Internet Banker users), which contains your election for the Bill Payment service, you will have access to Bill Pay the following morning. The password for Bill Pay will be the same as the password for Internet Banking.

You authorize us to deduct payment transactions generated by the Bill Payment service from the Checking Accounts you have designated on the application. If at any time, you decide to discontinue this service, you must contact the computer department and we will discontinue the service for you. If we decide to discontinue or amend this Bill Payment service, including any fees, we will notify you.

The fees for Bill Payment service are listed on the application. However, this fee may be waived based on the type of checking account service you maintain with the bank. You understand that the bill payment fee will be automatically deducted from your checking account whether or not you use this Bill Payment service.

Payments may be made only to payees with U.S. addresses. Payments may not be permitted to government entities, for taxes, or for court ordered payments. We reserve the right to refuse to allow designation of any particular payee or class of payee.

You understand that payments may take up to 10 business days to reach the vendor if sent by check and up to 3 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. 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 that cannot be completed due to insufficient funds may result in cancellation of Bill Payment service. Taylor Bank also reserves the option, in our business judgment, to waive, reduce or reverse charges or fees in individual situations.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

COMPUTER TRANSACTIONS

You may access your account(s) by computer at www.taylorbank.com and using your account numbers, & personal identification number to:

- | | |
|--|---|
| § Transfer funds from checking to savings | § Make payments from savings to loan account(s) with us |
| § Transfer funds from savings to checking | § Make payments from checking to third parties with online bill payment |
| § Transfer funds from checking to checking | § Get checking account(s) information |
| § Transfer funds from savings to savings | § Get savings account(s) information |
| § Make payments from checking to loan account(s) with us | § Get certificate of deposit and loan account(s) information |
| § Initiate stop payments | |

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed below in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$25.00 for each stop-payment order you give.

Limitations of Frequency of Transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

**Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month.

**For security reasons, there are other limits on the number of transfers you can make by computer.

DOCUMENTATION

Periodic Statements. You will get a monthly account statement from us for your checking accounts. You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from you 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 make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (4) There may be other exceptions stated in our agreement to you.

CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.
- (5) as explained in the Privacy Disclosure found online.

UNAUTHORIZED TRANSFERS

(a) Consumer Liability. Tell us at once if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit. If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was 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 will extend the time period.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call (410) 641-1700 or Write us at Taylor Bank, 24 N. Main Street, Berlin, MD 21811, 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 the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the 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. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa® transaction or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa® transaction or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the 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 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer. We will tell you the results within three 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.

Business Days: Monday through Friday

Excluding Federal Holidays

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