



P.O. Box 5 | 24 North Main Street | Berlin, MD 21811
tel: 410.641.1700 | web: taylorbank.com | Member FDIC

ELECTRONIC ACCOUNT STATEMENT AND CHECK IMAGE DELIVERY ENROLLMENT AGREEMENT

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

This Agreement explains the terms and conditions governing the Taylor Bank's Electronic Delivery Service using CD-Rom offered through 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. In order to be compliant with federal regulations we are required to send a monthly statement, either paper or electronic.

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. CD-Rom statements are in PDF format and require a PDF reader such as Adobe Reader. If you would like to receive a periodic CD-Rom statement from us please indicate your preference below:

- Quarterly (\$15 fee each occurrence)**
- Annually (\$30 fee each occurrence)**
- Do not charge account. Fee will be paid in cash.**
- Semi-Annually (\$20 fee each occurrence)**
- One Time (\$30 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
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Customer Signature	Printed Name	Date
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Contact Us in Writing at: Taylor Bank
P.O. Box 5
Berlin MD 21811

Approved By _____