



The Farmers National Bank of Emlenton Online Banking Agreement

This agreement describes your rights and obligations as a user of the Farmers National Bank Online Banking service. You may use your Internet Service Provider to access Eligible Accounts and authorize bill payments via the Internet. Please read this Agreement carefully.

Agreement

The terms and conditions of the deposit agreements and disclosures for each of your Farmers National Bank accounts, as well as any other agreements with Farmers National Bank, such as loan agreements, safe deposit box agreements, etc., continue to apply notwithstanding anything to the contrary in this Agreement. 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 provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. You may not assign this Agreement. This Agreement is binding upon the parties hereto and certain obligations of the parties pursuant to the Agreement will by their nature continue beyond termination, cancellation or expiration of this Agreement.

Eligible Accounts:

Each open and active Farmers National Bank checking, savings, certificate of deposit, or loan account is eligible to be accessed through on-line banking.

What You Can Do:

The following Online Banking transactions/services may be performed:

a. **Funds Transfers.** You may use Farmers National Bank Online Banking to perform funds transfers from your Farmers National Bank checking accounts or savings accounts to other Farmers National Bank checking or savings accounts. You may transfer from checking or savings accounts to make loan payments.

NOTE: This Agreement imposes no restrictions on the number of transactions from Farmers National Bank accounts or the amounts that may be transferred, but certain limits and restrictions on the frequency of transfers and transaction charges may be applicable with respect to the particular types of accounts subject to this Agreement, particularly Savings and all Money Market accounts. Please refer to the disclosure documents you received at the time these accounts were established for more detailed information on limitations and restrictions applicable hereto.

b. **Balance Inquiries.** You may use Farmers National Bank Online Banking to check the current balance and other account information on all deposit and loan accounts that you own. You may download your account transactions to various money manager programs. Sort/search/find capabilities are available for your transactions.

c. **Bill Payments.** You may establish bill payment vendors and payments to be paid from your checking account. An additional acknowledgement and agreement for Bill Payment applies and provides additional detail.

d. **Customer Service.** You may communicate with Farmers National Bank by using Farmers National Bank Online Banking to send and receive messages. To access this service, please use the "Contact Us" Links.

e. **Stop Payment Requests.** You may stop payment of items drawn on your checking account by providing us with the check number and the amount. Items already posted to the account are not eligible to have their payment stopped, and such requests will be denied. Stop Payment Requests are valid for 180 days. A charge for this service applies, and will be automatically deducted from the account.

Hours of Operation:

The Services are available 24 hours a day, seven days a week, except during special maintenance periods. For purposes of transactions, those received after 4:00 p.m. on business days, and all transactions that are requested on weekends, or holidays on which Farmers National Bank is closed, will be processed on the next Farmers National Bank business day. Farmers National Bank's business day begins at 9:00 a.m.

Log-On:

To access your Eligible Accounts you will be required to visit our website at www.farmersnb.com to answer questions to verify your identity. In many cases, the application will be processed immediately and access will be given. In some cases, we will send a letter in the mail with your initial Log in Information within 3-5 days. Upon receiving this letter, you will need to click the log-on button from the Online Banking website to access your Eligible Accounts. Once the Access ID and Password are entered correctly, you will be prompted to change your Access ID and Password.

The new Access ID must be at least six (6) characters (numbers and/or letters). Letters are case sensitive.

Your new Password must contain at least eight (8) and no more than sixteen (16) characters and must contain at least 1 uppercase letter, 1 lower case letter, and 1 number.

Use of Your Password:

You determine what Password you will use, and the identity of your Password is not visible to us. You agree that we are authorized to act on instructions received under your Password. You agree not to allow anyone to gain access to the Services or let anyone know your Access ID or Password used with the Services. Other persons having access to your Online Banking ID and Password will be able to enter Online Banking and perform all applicable services including reviewing account balances and transferring funds to other Accounts and to Merchants. Upon three (3) unsuccessful attempts at authorization to use the system, you must contact us to obtain a new temporary Password. You agree to assume responsibility for all transactions up to the limits allowed by applicable law.

Stolen Password:

If your Password has been lost or stolen, call us immediately at 1-877-862-9270, 8:30 a.m. to 4:30 p.m. EST. Contact by telephone is the best way of minimizing your losses. If you believe your Password has been lost or stolen and you notify us within two business days after you learn of the loss or theft, you are liable for only the first \$50.00 of the loss if someone uses your Password without your permission. If you do not notify us of such events within two business days of learning of the same, and we prove that losses could have been prevented with timely notification, you will be responsible for the first \$500.00 of loss.



Fees

The Bank may charge you a standard monthly fee for using Online Banking as well as additional fees for specific Services. Please review the current fee schedule before signing up for Online Banking. You can cancel Online Banking at anytime, but you will remain liable for all charges accrued up to the time of cancellation including, but not limited to, full monthly charges for the month in which you discontinued Service. The Bank reserves the right to change Online Banking fees at any time for any reason. The Bank shall provide you with at least thirty (30) days notice of any increase in fees or any additional fees.

E-Mail

One method of communicating with Farmers National Bank is through the Internet e-mail system. This method is very effective for request of additional information, questions, comments, and other miscellaneous correspondence. HOWEVER, E-MAIL IS NOT A SECURE METHOD OF COMMUNICATION AND CONFIDENTIAL INFORMATION SUCH AS SOCIAL SECURITY NUMBER AND ACCOUNT NUMBER SHOULD NEVER BE SENT OVER THE INTERNET E-MAIL.

Banks Right to Cancel

Farmers National Bank reserves the right to cancel this Service in whole or in part at its sole discretion for any reason whatsoever, without prior notification. Account holder agrees to indemnify and hold harmless Farmers National Bank, its directors, officers, employees and agents from any loss, liability, claims, demands, judgments and expenses arising out of or in any way connected with such cancellation.

General Terms:

Changes to Charges, Fees or Other Terms: We reserve the right to change the charges, fees or other terms described in this Agreement. When changes are made to any fees, charges, or other material terms, we will update this Agreement, and either send a notice to you at the address shown on our records, or send you an electronic mail message. The notice will be posted on the Farmers National Bank web site or mailed at least thirty (30) days in advance of the effective date of any changes. You can choose to accept or decline changes by continuing or discontinuing the use of the Service. The applicable Deposit Account Disclosure and Schedule of Services and Fees govern changes to fees applicable to specific accounts. You agree that all charges will be deducted from your primary account.

Errors and Questions: In case of errors or questions regarding Farmers National Bank Online Banking transactions please call: 1-877-862-9270, or write us at:

Farmers National Bank
708 Main Street
PO Drawer D
Emlenton, PA. 16373-0046
ATTN: Online Banking Coordinator

We must hear from you at the above specified telephone number or address no later than sixty (60) days after we sent you the first statement on which the problem or error appeared. Please refer to the Error Resolution Notice provided to you at account opening or your monthly or quarterly account statement for additional provisions.

Other Agreements:

In addition to this Agreement, you agree to be bound by and comply with the requirements of the agreements applicable to each of your accounts. Your use of the Farmers National Bank Online Banking service is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures received by you when you opened your accounts with Farmers National Bank, including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedules accompanying those disclosures and the fee schedule at the end of this Agreement.

Modification to this Agreement:

Farmers National Bank may modify the terms and conditions applicable to any Service from time to time upon mailing or delivering a notice of the modification to you at the address shown on our account records, and the revised terms and conditions shall be effective by the earliest date allowed by applicable law. We may send any notice to you via electronic mail and you will have been deemed to receive it three days after it is sent. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.

Farmers National Banks Responsibility to its Customers:

Farmers National Bank will be responsible for your actual losses if they were directly caused by our failure to:

- Complete an Electronic Funds Transfer as properly requested.
- Cancel an Electronic Funds Transfer as properly requested.

However, Farmers National Bank will not be responsible for your losses if:

- Through no fault of Farmers National Bank, you do not have enough money in your account to make the transfer.
- Through no fault of Farmers National Bank, the transaction would have caused you to exceed your available credit.
- Circumstances beyond our control (e.g., fire, flood, power outage, equipment or technical failure or breakdown) occur which prevent the transfer, despite reasonable precautions we have taken.
- There is a hold on your account, or access to your account is blocked in accordance with banking policy.
- Your funds are subject to legal process or other encumbrance restricting transfer.
- Your transfer authorization terminates by operation of law.
- You have not properly followed the scheduling instructions on how to make a transfer included in this Agreement.
- We have received incomplete or inaccurate information from you or a third party involving the account or transfer.
- We have reasonable basis for believing that unauthorized use of your password or account has occurred or may be occurring, or if you default under this Agreement, the Deposit Account Agreement, a credit agreement, or any other agreement with us, or if either party terminates this Agreement.



There may be other exceptions stated in this Agreement and in other agreements with you. In no event shall Farmers National Bank be liable for damages in excess of your actual loss due to our failure to complete a transfer, and we will not be liable for any incidental or consequential damages. If any of the circumstances listed above occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct erroneous transactions that have been processed.

Statements:

You will continue to receive your regular account statement either monthly or quarterly, depending on the type of account. You may have elected to receive your statements electronically. In this case you will be notified with an email that your statement is available. You must log-in to online banking to retrieve the statement.

If your statement shows transfers that you did not make, notify Farmers National Bank immediately by calling us at

1-877-862-9270 Monday through Friday from 8:30 a.m. to 4:30 p.m. EST or write Farmers National Bank at:

Farmers National Bank
Attention: Customer Service/Online Banking
708 Main Street
PO Drawer D
Emlenton, PA. 16373-0046

If you do not notify Farmers National Bank within sixty (60) days after such statement was mailed/provided to you, you will not recover any money lost which would have been prevented with timely notification to Farmers National Bank.

Inactivity / Termination:

You are responsible for complying with all terms of this Agreement and with the terms of the agreement governing the deposit accounts which you access using electronic banking services. Farmers National Bank can terminate your Online Banking privileges under this Agreement without notice to you. If your account is considered inactive, you must contact us to have the Service activated before you will be able to schedule any transactions through the Service. Internet accounts are considered inactive if they have not been accessed within sixty (60) consecutive days. This includes access to your electronic statements. To cancel the Online Banking Service, you must notify Farmers National Bank and provide your name, address, whether you are discontinuing Online Banking, Bill Payment, or both and the effective date to stop Service. You may notify Farmers National Bank by one of the following methods:

1. By initiating cancellation by communicating through our web site.
2. By calling **1-877-862-9270**
3. Monday through Friday from 8:30 a.m. to 4:30 p.m. EST.
4. By writing a letter and sending it to the following address:

Farmers National Bank
Attention: Customer Service/Online Banking
PO Drawer D
Emlenton, PA 16373-0046

** Please do not send account numbers or sensitive information via e-mail. If more information is needed to*

remove a banking service from your account, we will inform you via e-mail and you may be required to call the bank.

Security:

Security is a common and logical concern for persons considering banking and commerce on the Internet. Farmers National Bank utilizes a multi-layer approach to your security. Industry standard 128-bit encryption is used to encrypt all communication to and from the Bank's systems. In addition, the Bank employs a multi-factor authentication system to safeguard your account. This system utilizes your username and password, along with a picture verification to ensure only you can login to your account.

"Your online security" always begins with "You". Selecting a secure password is one of the most important factors in ensuring your online security. When possible, passwords should contain a combination of numbers, upper and lower case letters, and symbols (!, @, #, \$, etc.).

There are a number of things you should also do to ensure that your account information is protected Including:

- **Use a browser with 128-bit or higher encryption. 128-bit encryption is supported by most currently available web browsers such as Microsoft's Internet Explorer, Google Chrome, Apple Safari, or Mozilla Firefox.**
- **Never reveal your online banking username, password, or security picture to anyone.**
- **Change your password frequently.**
- **Always log off by clicking the log off button before visiting other Internet sites or walking away from your computer.**
- **Use an up-to-date anti-virus product.**

Farmers National Bank remains committed to ensuring our customer's privacy and security.

Governing Law:

This Agreement is governed by the laws of the State of Pennsylvania and applicable federal law.