



Community Bank
of the Chesapeake

BUSINESS ONLINE BANKING OVERVIEW

Business Name: _____

Tax ID Number: _____

Address: _____

City: _____ State: _____ Zip: _____

Corporate Officer Name _____

Corporate Officer Title: _____

Business Phone: _____ Fax: _____

Cell Phone: _____ Email Address: _____

Senior Administrator Name: _____

Title: _____

Business Phone: _____ Cell Phone: _____

Email Address: _____

Verification Information

Mother's Maiden Name: _____

City of Birth: _____ Favorite Number: _____

Senior Admin Requested Username: _____

(Username is case-sensitive, must be 6 to 19 characters with no special characters or spaces, and cannot include profanity.)

List ALL accounts for which the Senior Administrator should have FULL Online Banking Access:

(Please attach additional paper if necessary for additional accounts)

Bank Account Number	Account Type	Account Nickname
_____	_____	_____
_____	_____	_____
_____	_____	_____

Internal Use Only

Date set up: _____ Set up by: _____ Branch: _____



BUSINESS ONLINE BANKING AGREEMENT

These are the terms of your Agreement with Community Bank of the Chesapeake for accessing your accounts and making use of other services via the Internet through Community Bank. Whenever you use Online Banking, or authorize others to use it, you agree to these terms. Community Bank may amend these terms from time to time. You will be notified of any amendments that affect your rights or obligations within the appropriate time period. Each of your accounts at Community Bank, which are accessed by Online Banking continue to be governed by the applicable Account Disclosures and Regulations Relating to Deposit Accounts and Other Services and Electronic Fund Transfer Agreement and Disclosures, otherwise known as Disclosures and Regulations, and the applicable Schedule of Fees, as they may be amended from time to time.

GENERAL INFORMATION

1. Definition of Terms

- “You” and “Your” mean any person who applies for Online Banking with Community Bank through completion of the Community Bank Business Online Banking Agreement and all persons authorized by the applicant to use their Online Banking Username and Password or other means of access we establish or approve.
- “We,” “Us,” “Our,” “Bank,” “Community Bank” and “CBTC” refer to Community Bank of the Chesapeake.
- “Accounts” mean your eligible Community Bank of the Chesapeake savings, checking, money market, certificate, loan or other product information which can be accessed through Online or Mobile Banking.
- “Business Day” shall mean Monday through Friday, except for federal banking holidays.
- “Internet Banking Agreement” means the Community Bank Business Online Banking Agreement.
- “Online Banking” or “The Service” or “Business Online Banking” means our service that allows you to make payments, transfer funds, access accounts, make purchases, obtain information and perform other transactions via the Internet by use of a personal computer and modem and/or other means we authorize or allow.
- “Business Mobile Banking” means accessing Online Banking for banking services through the use of a mobile device.

2. General Description of Available Services

Account access via Community Bank's Online Banking service allows you to

- View account balances and transaction history
- Transfer funds between CBTC accounts
- Set up recurring transfers between CBTC accounts
- Make loan payments on your CBTC loan accounts
- Download account transactions to your third-party accounting software
- View images of paid checks and processed deposit transactions on accounts
- Access administrative features to add, modify and delete users for Online Banking access
- Originate ACH files via ACH Manager (pending approval by Community Bank; fees applicable)
- Send domestic wires (fees applicable)
- Initiate bill payments upon enrollment of Bill Pay Services
- Add and/or, review stop payment orders on accounts
- Access other Commercial Services

3. Requirements for Your Use

To access your accounts through Business Online Banking, you must have a Community Bank account and complete the Business Online Banking Enrollment process. In addition, you will need a personal computer and an Internet browser that supports a minimum of 128-bit data encryption. You will need Internet access through the Internet service provider (ISP) of your choice. Business Online Banking is viewed best with Microsoft Internet Explorer version 11 but not Microsoft Edge. Other browsers may work, but the display and printing of pages may not be ideal. You need access to a printer and/or other storage medium, such as a hard drive, for downloading information or printing disclosures. An external email address is required for the delivery of electronic notices and disclosures. Prior to enrolling in the service and accepting the electronic version of this agreement, you should verify that you have the required hardware and software necessary to access Business Online Banking and retain a copy of this agreement. If we revise hardware and software requirements that may impact your ability to access Online Banking, we will give you advance notice of these changes and give you an opportunity to cancel and/or change your method of receiving electronic disclosures (e.g. change to paper format vs. electronic format)

You (and your authorized Online Banking users) are responsible for the installation, maintenance and operation of your computer and your browser software. The risk of error, failure or non-performance is your risk and includes the risk that you do not operate your computer or your software properly. The Bank is not responsible for any errors or failures from any malfunction of your computer or your software. Community Bank is not responsible for any electronic viruses that you may encounter. The Bank is not responsible for any computer virus-related problems that may be associated with the use of Online Banking. The Bank has no liability to you for any damage or other loss, direct or consequential, which you may suffer or incur by reason of your use of your computer or your software. You are responsible for protecting the confidentiality and security of your passwords, to include but not limited to, guarding against malware, spyware or other third-party intrusions into your computer system which may compromise your password. You should memorize your passwords rather than writing them down or having them stored within your service provider or computer system. You should change your password regularly. You will be prompted to change your password at least every 180 days. Your password must be a minimum of 8 characters including at least 1 upper case letter, 1 lower case letter and 1 number. You also agree to review promptly each periodic statement that you receive from the Bank on an Online Account in order to detect any unauthorized transactions. You understand that anyone who obtains your password, whether voluntarily or through other means, can access your Online Accounts and may initiate transactions on those accounts. You agree to implement the necessary security controls, balancing and reconciliation functions and audit procedures to protect Online Accounts from theft or misuse. Community Bank has no responsibility/obligation to further verify the identity of any Online Banking system user with a valid password. Community Bank will act on instructions received under your Username and password.

You agree to the following and you agree to ensure that your authorized Online Banking users comply with the following:

- Never leave your computer unattended while using Online Banking.
- Never leave your account information displayed where it may be viewed by others.
- Always exit the system by logging out in a timely manner.
- Notify the Bank at 888-745-2265 immediately if you suspect unauthorized access to Online Banking.

These security procedures are not implemented for the purpose of detecting errors in your instructions or in their transmission, even if Community Bank may take certain actions from time to time to do so. By your continued use of Online Banking, you agree that these procedures, including your security responsibilities described in this Agreement, constitute a commercially reasonable method of providing security against unauthorized instructions. Unless otherwise provided by any applicable law, rule or regulation, you agree to be bound by any instructions delivered to us as long as they are accompanied by a permitted Username and password, even if the instructions are not actually transmitted or authorized by you or your user. You accept responsibility for any unauthorized access to, and action taken through, Online Banking using a valid Username and password, whether such access or action is taken by you, your authorized Online Banking user, persons

with access to your records or persons who have obtained access to Online Banking through your failure to maintain adequate control. In addition, you shall indemnify and hold Community Bank harmless from and against any loss suffered or liability incurred by, or arising from, the execution of instructions in good faith and received and verified by Community Bank in compliance with such security procedures.

4. Enrollment Process

Business customers interested in the commercial features of the Service should contact our Commercial Services Department directly at 888-745-2265 or visit one of our twelve conveniently located branches and speak to a Branch representative. Community Bank will provide you with an Online Banking Agreement for Business Online Banking. Upon receipt of the completed agreement and any additional documentation required our Commercial Services Department will verify the information provided for accuracy and proper authorizations. We will also conduct a risk assessment to determine eligibility for Online Banking access.

If eligible for Business Online Banking, we will activate your Username and assign a temporary password, which you will use for your first login. You will then be prompted to create a new password for your Username. Your password must be a minimum of eight characters including at least one number, one upper case letter and one lower case letter, with no special characters. You will be prompted every 180 days to change your password. You will also be prompted to establish three security challenge questions and answers.

If you apply and are approved to originate ACH transactions, a separate ACH origination agreement will be required. Additional security requirements will apply for ACH originating customers as well as applicable fees.

5. Requirements for your use of Mobile Banking Account access via Community Bank's Mobile Banking Service allows you to:

- View account balances and transaction history
- Make or approve transfers between your CBTC accounts
- Make loan payments on your CBTC loan accounts
- Initiate bill payments to previously established payees
- Approve ACH and wire transfers

Mobile Banking is offered as a convenience and supplemental service to our Online Banking services. It is not intended to replace access to Online Banking from your computer or other methods you use for managing your accounts and services with us. Not all features in Online Banking will be available in Mobile Banking. To utilize Mobile Banking services, you must be enrolled in Online Banking. You will automatically be enrolled in mobile banking and mobile deposit. By using this service, you agree to our terms and conditions. If you wish to opt out of this feature, or customize employee access to this feature, please contact our Commercial Services Department directly at 888-745-2265 or visit one of our twelve conveniently located branches and speak to a Branch representative.

- And numbers of accounts eligible and the right to refuse to make any transaction you request through Mobile Banking. We also reserve the right to modify the scope of the Service at any time.
- Mobile Banking may not be accessible or may have limited service over some network carriers. Mobile Banking may also not be supported by all Devices or all versions of devices. Community Bank of the Chesapeake cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as data outages or "out of network" issues.
- We may modify the Service from time to time at our sole discretion. In the event of any modification, you are responsible for making sure you understand how to use Mobile Banking as modified. You also accept responsibility for making sure that you know how to properly use your Device and we will not be liable to you for any losses caused by your failure to properly use the Service or your Device.
- You agree that, when you use Mobile Banking, you remain subject to the terms and conditions set forth in your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that the Agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking. You also agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services and you also agree to resolve any issues or problems with your provider directly with the provider without involving us.

- You agree to review your account disclosures carefully, as they may include transaction limitations and fees which may apply to your use of Mobile Banking.
- We make no representation that any content or use of Mobile Banking is available in locations outside the United States. Accessing Mobile Banking from locations outside the United States is at your own risk.
- The use of Mobile Banking over public Wi-Fi is not secure and thus not recommended. For additional information pertaining to additional security guidelines and protection of information please read this agreement in its entirety.

6. Linked Accounts

When you first enroll for the Business Online Banking, we will link the business accounts that were provided to us in writing during the application process. If you want to limit the accounts linked or the privileges assigned to a user, please contact our Commercial Services Department directly at onlinehelp@cbtc.com. If you open new accounts at a later time that you wish to access, please request access through onlinehelp@cbtc.com or contact your local branch.

7. Account Balances

Balances shown in your accounts may include deposits subject to verification by us. The balance reflected may differ from your records due to deposits in progress, checks outstanding or other withdrawals, payments or charges. A transfer request may not result in immediate availability because of the time required to process the request. A transfer request must be made before the business day cut-off time to be effective the same business day. The business day cut-off time is 4 PM.

The balances are updated in real-time and will display the available balance. There may be situations that cause a delay in an update of your balances. Business Online Banking will use the memo available balance at the time of a transaction to base our approval for account transfers.

8. Hours of Accessibility

You can access your accounts through Business Online Banking seven days a week, 24 hours a day. However, at certain times, Business Online Banking may not be available due to routine system maintenance.

9. Fees, Changes to Fees or Other Terms

There are no monthly or transaction fees for accessing your account(s) through Business Online Banking. Bill Pay services provided by CheckFree are also free. Special transfer transactions offered through Bill Pay may incur a fee and are noted by the transaction type in the Bill Pay screen.

Community Bank reserves the right to change the charges, fees or other terms described in this Business Online Banking Agreement. When changes are made to any fees, charges or other material terms, we will update this Business Online Banking Agreement and notify you accordingly. Notification will be given at least thirty (30) days in advance of the effective date of any additional fees for online transactions, or of any stricter limits on the type, amount or frequency of transactions or any increase in your responsibility for unauthorized transactions, unless an immediate change is necessary to maintain the security of the system. If such a change is made, and it can be disclosed without jeopardizing the security of the system, we will provide notice to you within thirty (30) days after the change. We reserve the option, in our business judgment, to waive, reduce or reverse charges or fees in individual situations. Changes to fees applicable to specific accounts are governed by the applicable Depositor Terms and Conditions and the deposit account information.

10. Transfers

Through Business Online Banking you are allowed to make transfers between your various Community Bank accounts. You may also make payments to your Community Bank loan accounts. We reserve the right to deny transfers between certain types or accounts under certain circumstances.

A transfer initiated through Business Online Banking before 4:00 p.m. (Eastern Standard Time) on a business day is posted to your account the same day. All transfers completed after 4:00 p.m. (Eastern Standard Time) on a business day or on a Saturday, Sunday or banking holiday, will be posted on the next business day, however,

may be available for your use sooner. Our business days are Monday through Friday, except for banking holidays. "Banking holidays" shall mean all federal banking holidays.

The number of transfers from accounts may be limited as described in the applicable portions of the deposit account information. Each payment or transfer through Business Online Banking from a savings or money market account is counted as one of the six limited transfers permitted each statement period, as described in the Disclosure and Regulations.

If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

You cannot cancel a transfer after the information has been processed and/or transmitted to us.

11. Signature Requirements

When any transfer or other payment instruction is initiated through the Service for your benefit, you agree that we may debit the designated accounts without requiring your signature on the item and without any notice to you. Community Bank of the Chesapeake is not responsible for monitoring a designation of 'two signatures required' and will not be held liable for any such transactions conducted through Online Banking.

12. Internet Security

Business Online Banking may utilize comprehensive security strategies known as multifactor authentication to protect your accounts and transactions conducted over the Internet.

Username and passwords - One of the main security features protecting Business Online Banking is the unique combination of your Access Identification Code (Username), and confidential password.

Because your password is used to access your accounts, you should treat it as you would any other sensitive personal data.

- Never leave your computer unattended while using Online Banking.
- You should carefully select a password that is hard to guess.
- Keep your password safe.
- Memorize your password and do NOT write it down.
- You will be required to change your password every 180 days.
- Your password should be changed immediately if you suspect that it has been compromised. This can be done at any time from the "Account Services" menu after you log on to Business Online Banking.

Neither this Institution nor its Service Providers will contact you via telephone or email requesting personal information, your Username or your password. If you are contacted by anyone requesting this information, please contact us immediately.

User Authentication - Your computer is registered with unique identifiers using secure cookies and Adobe® Flash® shared objects to identify your computer and your IP address, and other information to verify your identity. This prevents criminals from logging into your account even if they possess your unique Username and Password.

Mutual Authentication - Not only must you prove your identity to our website, but our website must prove its identity to you. To do that, an Extended Validation Certificate is used. When you see the green browser address bar during login, you instantly know that you are at the Business Online Banking website.

Encryption - Business Online Banking uses the Secure Socket Layer (SSL) encryption technology for everything you do while using Internet banking. Your browser automatically activates this technology when it attempts to connect to our Service. The Service requires a browser that supports a minimum of 128-bit encryption. The Service will warn you if your browser does not meet this requirement.

Whenever SSL is securing your communications, the browser will typically indicate this secure session by changing the appearance of a small icon of a padlock at the bottom of the screen from “open” to “locked”. What this means to you is that your communications are scrambled from your browser to our servers at all times so no unauthorized party can read the information as it is carried over the Internet.

Cookies - During your use of Business Online Banking, our Internet Banking Service Provider will pass an encrypted cookie to your computer in order to identify your computer during the session. The encrypted cookie registers your computer with Business Online Banking and your computer will be recognized during future logins. This cookie enables us to process multiple transactions during the session without having to provide an Username and password for each individual transaction. This cookie does not contain any personal information; it simply provides another level of security for our Internet Banking product. The cookie is stored on your computer’s hard drive, identifying your computer while you are logged on. When you log off, close your browser, or turn off your machine, the cookie will be destroyed. A new cookie is used for each session; thus, no one can use the prior cookie to access your account.

Additional Security Guidelines:

- All Authorized Users should sign-off after every session; however, online sessions will automatically end after fifteen (15) minutes of inactivity. This is to protect you in case you accidentally leave your computer unattended after you log-in.
- The security of public computers (e.g., in a library, or Internet café) cannot be assured; therefore, we recommend that you refrain from accessing the Service on a public computer.
- Routinely scan your computer, servers and electronic media using reliable virus detection and anti-spyware products. Undetected or un-repaired viruses or spyware may affect the performance of your computer, corrupt and destroy your programs, files and even your hardware. Additionally, you may unintentionally transmit sensitive data to another third party or transmit a virus to other computers.
- Use a firewall product (hardware and/or software), especially if you have a broadband Internet connection such as DSL or cable modem.
- Keep your computer’s operating system and browser fully patched for critical security issues. We recommend use of the most current, fully patched versions of Internet browsers for accessing Business Online Banking.
- We recommend that you limit access times to working hours for employees so they cannot access company account information after hours. (Ask for more information if interested in this security feature)
- Implement dual authorizations for ACH and wiretransactions.

13. Your Password Responsibilities

When you accept the terms and conditions of this Agreement, you agree not to give or make available your password or other means to access your account to any unauthorized individuals. You are responsible for all transfers and Bill Payments you authorize using Business Online Banking. If you permit other persons to use Business Online Banking, your password, or other means to access your account, you are responsible for any transactions they authorize.

If you believe that your password or other means to access your account has been lost or stolen or that someone may attempt to use the Service without your consent or has transferred money without your permission, you must notify us at once by calling 888-745-2265 during customer service hours or by emailing us at onlinehelp@cbtc.com.

If you or your Authorized users disclose your password to anyone, and/or if you allow someone to use your password to access your accounts, you are authorizing them to act on your behalf and you will be responsible for any use of the Service by them (e.g., such as when you provide this information to a joint account holder, an employee, and/or an aggregation service provider).

In addition to the security features described above, there may be other security related notices posted on our website or Business Online Banking from time-to-time. It is your responsibility to read all security notices.

ROLES AND RESPONSIBILITIES

Senior Administrators

The Senior Administrator must be authorized to conduct business with us, included as part of your account opening documents or otherwise authorized (or deemed authorized) to act on your behalf, whether under this Agreement or any other agreement with us. You will be required to designate one Senior Administrator. You (through the Senior Administrator) then control the Commercial Services, through the systems available at our website. Your Senior Administrator may establish other users (including Supervisor, Administrator and Employees) (collectively with any Senior Administrator, referred to as "Users"). You are responsible for causing any user to maintain the confidentiality of his or her password or login identification and other Security Codes.

The Senior Administrator(s) will be responsible for maintaining your Service settings and user security. Access to your account(s) through the Service will be based upon the identification of users and authority levels specified by you in your Enrollment Form. You must notify us if you terminate or wish to change the Senior Administrator. You must also notify us if you add or delete accounts or functionalities.

Senior Administrator responsibilities include

- Add, modify and delete users associated with the client
- Assign the security level to the user
- Establish roles for the user (Administrator, Supervisor, Employee)
- Choose the electronic documents the user will have access to view. (DDA Credits/DDA Debits)
- Establish which transfer templates the user will be assigned
- Give access to the user for ACH manager, if applicable.
- Add, modify and delete transfer templates
- Add or modify the nicknames assigned to each account
- Add, modify or delete ACH templates/transfers
- Add, modify or delete wire templates/transfers

The Senior Administrator will establish authority levels to manage additional users and control use of various Commercial Services (such as ACH origination, wire and Bill Pay capabilities). The levels are used to specify who can access specific accounts, what dollar amounts users are authorized to handle and what functions a user can access within an account. The Senior Administrator is responsible for setting up your users. The Senior Administrator is also responsible for assigning all Administrators, Supervisors, Employees or other persons with the Security Codes that are necessary to access Services and for establishing what, if any, limitations will apply (including what level of activity is appropriate for each Account). The Senior Administrator changes and maintains your Security Codes.

We will not control or oversee the Senior Administrator function or the activity of users. You agree to the creation of a Senior Administrator and to all action taken by the Senior Administrator, by any user, and by any person given access to one or more Services by the Senior Administrator or by a user, and all such persons that are your agents for purposes of use of the Services. You further agree to assume all risks associated with providing Security Codes to your Senior Administrator, understanding that this can result in Users and possibly other persons obtaining access to your account without control or monitoring by us. You must establish authorization parameters and/or limits for each person you authorize to use the Service. You agree to use and implement each control (including template management, verification, access, use of maximum process settings, security, audit and review procedures) to prevent unauthorized persons gaining access to Security Codes or your Accounts.

Supervisors, Administrators and Employees

The functions of these users will be established by the Senior Administrator. Functions could include:

- Add, modify and delete users associated with the client.
- Add, modify and delete transfer templates
- Access to ACH manager to originate payroll files.
- Add or modify the nicknames assigned to each account

- Add, modify or delete ACH transfers
- Create new ACH templates
- Add, modify or delete wire transfers

If approval is required for various functions, per your established settings, it would require authorization from a senior security level.

ACH AND WIRE ORIENTATION

If you are approved to originate ACH entries, you will be required to sign Community Bank's ACH Origination Agreement, which outlines ACH rules and responsibilities as mandated by the National Automated Clearing House Association (NACHA). Customers utilizing Community Bank's ACH and wire origination services will be required to use security tokens to initiate ACH and wire transfers.

POSITIVE PAY

If you choose to utilize the Positive Pay service, you will be required to

- Update issued items in Positive Pay file immediately after disbursing the item;
- Review the Positive Pay exception items report daily prior to 10 AM. Failure to review this report will result in all pending exceptions being paid and clearing the account.

ADDITIONAL PROVISIONS

1. Bank Liability

We will use commercially reasonable efforts to make all your transfers and Bill Payments properly. However, we shall incur no liability and any Bill Payment Service Guarantee shall be void if we are unable to complete any transactions initiated by you because of the existence of any one or more of the following circumstances:

- If, through no fault of ours, your Eligible Account(s) and/or Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account (if applicable);
- Business Online Banking and/or the payment processing center is not working properly, and you know or have been advised by this Institution and/or its Service Providers about the malfunction before you execute the transaction;
- You have not provided the Service with the correct Payment Account information, or the correct name, address, phone number, or account information for the Biller;
- If your computer, software, telecommunication lines were not working properly, and this problem should have been apparent to you when you attempted the transfer or Bill Payment;
- The transaction request involves funds subject to hold, dispute, restriction or legal process we believe prevents their withdrawal;
- We have reason to believe that a transaction request may not be authorized by you or any third party whose authorization we believe is necessary; and/or
- Circumstances beyond control of the Service, our Service Providers, and this Institution (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing exceptions are applicable, Online Banking causes an incorrect amount of funds to be removed from any of your linked Account(s) or causes funds from your Payment Account to be directed to a Biller, which does not comply with your Payment Instructions, this Financial Institution and/or its Service Providers shall be responsible for returning the improperly transferred funds to your Payment Account, and for directing to the proper Biller any previously misdirected transactions, and, if applicable, for any late payment related charges.

2. Electronic Disclosures

Federal law requires that we obtain your consent before providing required disclosures electronically. Your consent will apply to all required disclosures noted below.

We may deliver amendments to this Agreement and other disclosures to you in an electronic format. Other disclosures may include monthly account statements, deposit account disclosures, notices regarding changes in account terms and fees and privacy notices. The equipment necessary for accessing these types of disclosures electronically is described within this Agreement in Section 3.

With your acceptance below, you agree to accept this agreement and other Online Banking related disclosures in an electronic format. You also agree and represent that you have the necessary equipment for accessing the Service and for viewing electronic disclosures.

You may change the method of delivery at any time (e.g., from electronic format to paper format) of any of the aforementioned disclosures, statements or notices, by contacting us at the below listed address or by emailing us at onlinehelp@cbrtc.com. You should print or save a copy of all disclosures delivered electronically.

CommunityBank of the Chesapeake
Commercial Services Department
PO Box 38
Waldorf, MD 20604
(888)745-2265

3. Address, E-mail or Payment Account Changes

When you enroll in Business Online Banking, we may send you a "Welcome" e-mail. We will also send you e-mails and/or secure messages through Business Online Banking regarding important Online Banking and Bill Payment matters and/or changes to this Agreement. You must provide us your current email address in order for us to deliver this information to you.

It is your sole responsibility to ensure that your contact information is current and accurate. This includes, but is not limited to, name, address, phone numbers and email addresses. Changes should be made in writing or can be made in person at any Community Bank location.

We are not responsible for any Bill Payment processing errors or fees incurred if you do not provide accurate Payment Account or contact information.

4. Service Termination, Cancellation, or Suspension

In the event you wish to cancel the Service, please contact our Commercial Services Department at 888-745-2265.

Any Bill Payment(s) Business Online Banking has already processed before the requested cancellation date will be completed. All Scheduled Bill Payments, including automatic payments, will not be processed once the Service is cancelled. You will remain responsible for any fees associated with Business Online Banking prior to the effective cancellation date.

We may terminate or suspend the Service to you at any time. Neither termination nor suspension shall affect your liability or obligations under this Agreement.

Access to Business Online Banking may be canceled in whole or part without prior notice due to insufficient funds in one of your accounts or other circumstances that may create an unanticipated liability to us. If your account(s) is (are) closed or restricted for any reason, or if there has not been any Internet Banking or Bill Payment activity for a period of 12 consecutive months, accessibility to these services may automatically terminate.

After termination or suspension of Business Online Banking, we may consider reinstatement once sufficient funds are available in your accounts to cover any fees and other pending transfers or debits. In order to request reinstatement of the Service, you must call our Commercial Services Department at 888-745-2265.

By using Online Banking and/or Mobile Banking, you acknowledge and agree that this Agreement sets forth security procedures for electronic banking transactions that are commercially reasonable. You agree to be bound by instructions, whether authorized or unauthorized, which we implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use as described above (and we had a reasonable opportunity to act on such notice).

5. Governing Law and Relation to Other Agreements

Accounts and services provided by this Financial Institution may also be governed by separate agreements with you. This Agreement supplements any other agreement(s) and/or disclosures related to your Account(s) and provided to you separately.

This Agreement shall be governed by and construed in accordance with federal laws and the laws of the State of Maryland, without regard to its conflicts of laws and/or provisions; provided, however, that any dispute solely between you and our Bill Payment Service Provider shall be governed by and construed in accordance with the laws of the State of Georgia, without regard to its conflicts of laws provisions.

COMMUNITY BANK OF THE CHESAPEAKE ALERTS TERMS AND CONDITIONS

Alerts. Your enrollment in Community Bank of the Chesapeake Online Banking and/or Mobile Banking (the "Service") includes enrollment to receive transaction alerts and notifications ("Alerts"). Alerts are electronic notices from us that contain transactional information about your Community Bank of the Chesapeake account(s). Alerts are provided within the following categories:

- Mandatory Alerts provide you with important account notifications, such as information about changes to your Online Banking password, PIN, or login information. You do not have the option to suppress these Mandatory Alerts.
- Account Alerts provide you with notification of important account activities or when certain changes are made to your Service accounts, such as scheduled payments made, scheduled payments cancelled and mobile deposits. These Alerts are automatically activated for you. Although you may suppress these Account Alerts, we strongly recommend that you do not do so because they provide important information related to your Service accounts.
- Additional Alerts must be activated by you to be enabled. These Additional Alerts can be accessed from the Alerts menu within Community Bank of the Chesapeake Online Banking and Alerts menu within Community Bank of the Chesapeake Mobile Banking.

Account Alerts and Additional Alerts must be managed and/or added online through the Service. You cannot maintain all Alerts through your mobile device. We may add new Alerts from time to time or cancel old Alerts. We usually notify you when we cancel Alerts but are not obligated to do so. Community Bank of the Chesapeake reserves the right to terminate its Alerts service at any time without prior notice to you.

Methods of Delivery. We may provide Alerts through one or more channels ("End Points"): (a) a mobile device, by text message; (b) a mobile device, by push notification; (c) an email account, by an e-mail message; or (d) your Community Bank of the Chesapeake Online Banking message in-box, by an e-mail message. You agree to receive Alerts through these End Points, and it is your responsibility to determine that each of the service providers for the End Points described in (a) through (c) above supports the email, push notification, and text message Alerts provided through the Alerts service. Please be advised that text or data charges or rates may be imposed by your End Point service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or email address so that we may send you Alerts. If your email address or your mobile device's number changes, you are responsible for informing us of that change. Your Alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary email addresses or mobile device number.

Alerts via Text Message. To stop Alerts via text message, text "STOP" to 31727 at any time. Alerts sent to your primary email address will be unaffected by this action. To restore Alerts on your mobile phone, just visit the Alerts tab in Community Bank of the Chesapeake Online Banking and click the box next to your mobile number for the Alerts you'd like to receive again. For help with SMS text alerts, text "HELP" to 31727. In case of questions please contact customer service at 888-745-2265. Our participating carriers include (but are not limited to) AT&T, Sprint PCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Limitations. Community Bank of the Chesapeake provides Alerts as a convenience to you for information purposes only. An Alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide Alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any Alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, internet service provider(s) and other factors outside Community Bank of the Chesapeake's control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold Community Bank of the Chesapeake, its directors, officers, employees, agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

Alert Information. As Alerts delivered via SMS, email and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that Alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your Alerts will be able to view the contents of these messages.



BUSINESS ONLINE BANKING PRICING OPTIONS

Business Name: _____

There is no monthly fee for the following services

- View account history
- Transfer funds or pay loans in Community Bank accounts
- Download to your financial software (QuickBooks, Quicken)
- Create reports that help you manage your finances
- View checks that have cleared your account
- Find a specific transaction and view it in Online Banking by using the research button
- Email Community Bank while using Business Online Banking

ADD-ON FEATURES AND FEES

Please select the additional add on features you would like by initialing next to the service. ACH services require credit approval and you will be contacted by the bank.

Set-up Fee: \$50.00. Set-up fee includes one security token. \$25.00 per each additional token needed. One set-up fee if ACH and Wire modules are set-up together.

_____ Wire Transfers: \$15.00 monthly fee, \$15.00 for each wire sent. Funds must be available. DOMESTIC WIRES only.
Account Number with Services: _____

_____ ACH Origination Capabilities: \$15.00 monthly fee, \$8.00 per transmission, \$0.17 per item originated,
\$5.00 per return item. Account Number with Services: _____

_____ Same Day ACH Origination Capabilities: \$16.00 per transmission, \$0.35 per item originated,
\$5.00 per return item. Account Number with Services: _____

_____ Positive Pay: \$75.00* per month/per account. No set-up fees. No per item or transmission fees.
Account Number with Services: _____

_____ ACH Positive Pay: \$75.00* per month/per account. No set-up fees. No per item or transmission fees.
Account Number with Services: _____

**One \$100.00 per month/per account fee for all services with enrollment in Positive Pay and ACH Positive Pay.*

_____ Account Reconciliation Plan (ARP): \$50.00 per month/per account. No set-up fees. No per
item or transmission fees Account.
Account Number with Services: _____

_____ FedACH Report Configuration: \$10 per month/per account. No set-up fees.
Account Number with Services: _____

_____ Bill Pay: No fee.
Account Number with Services: _____

_____ Do not need any of the above add on features.

Corporate Officer Signature: _____ Date: _____

Printed Name: _____ Title: _____



E-STATEMENT AGREEMENT

Please read the following carefully before requesting the e-Statement Service.

Thank you for your interest in receiving your future account statements through Community Bank of the Chesapeake's Online Banking service. We are pleased to make this service available to you at no additional cost. You understand that your statements will include information concerning your deposit accounts and may include disclosures required under the Electronic Funds Transfer Act, the Truth-In Savings Act and/or similar consumer disclosure laws.

It is your responsibility to access the statement. By submitting this request, you authorize Community Bank to discontinue sending statements via postal mail service and begin sending your statement information electronically.

This e-Statement Agreement ("Agreement") applies to all deposit accounts you have with Community Bank of the Chesapeake. By choosing to receive a Community Bank of the Chesapeake Electronic Statement (e- Statement), we will discontinue your paper statements once your request has been processed. Should you have any questions regarding the following information, you may send in a request through Online Banking or contact us at 1-888-745-2265 option 2 and follow the prompts.

The words "we", "us" and "our" mean the Community Bank branch with which you have your Account, and the words "you" and "your" mean you, the individual who is identified on the Account as the owner or authorized signer on the Account(s) listed on the Online Banking screen. As used in this Agreement, "Disclosure" means any account statement, authorization, agreement, disclosure, notice, or other information related to your account including, but not limited to, information that we are required by law to provide in writing.

- 1. Disclosures we will provide to you electronically.** When you activate e-Statements associated with your account(s), you agree that we may provide you with any Disclosures relating to your account(s) in electronic format, and that we may discontinue sending paper disclosures to you. Your consent to receive disclosures electronically includes, but is not limited to
 - Account statements and related disclosures
 - Initial disclosures or agreements for your account(s)
 - Notices or disclosures about a change or amendments in the terms of your account(s)
 - Privacy policies and privacy statements

- 2. How we will provide disclosures electronically.** Statements must be accessed through OnlineBanking. All other disclosures will be provided to you electronically in one of several ways. These are either
 - By email at the most current address we have on record
 - By access to our website that we will identify in an email notice we send to you at the time the information is available

You may view the email address we have on file in the current email address field of the change email address screen found in Online Banking under Administration>Profile & Permissions.

- 3. How you can withdraw consent to receive e-statements and disclosures electronically.** You may withdraw your consent to receive e-Statements and disclosures electronically for any of your accounts by sending an email through Online Banking or by contacting us in writing at Community Bank of the Chesapeake P.O. Box 38, Waldorf, MD 20604. We may treat an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive e-

Statements and disclosures electronically. Your withdrawal will be effective once there has been time to process your request.

4. **How to update your records.** It is your responsibility to provide us with an accurate and complete e-mail address, contact and other information related to this disclosure and your account(s). You must maintain and promptly update this information with any changes. You can update your e-mail address in Online Banking under Administration>Profile& Permissions.
5. **How to request paper copies.** To request a paper copy, contact your local branch office. You may incur a service charge for paper copies of any statement or disclosure we normally provide to you electronically. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any disclosure.
6. **Disclosures in writing.** All disclosures we provide to you, regardless of the format, will be considered "in writing". You should print or download and save a copy of your e-Statements, this Agreement, your initial authorization to receive online statements plus any changes to that authorization and any other important disclosures for your records.
7. **Application of federal law.** You acknowledge and agree that your consent to receive disclosures electronically is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.
8. **Termination/Changes.** We reserve the right, at our sole discretion, to discontinue providing disclosures to you electronically, or to change or terminate the terms and conditions under which we provide disclosures electronically. We will provide you with notice of any such termination or change as required bylaw.
9. **System requirements.** In order to access Community Bank's electronic documents, you must have an Internet Service Provider (ISP) or other method of access to the Internet and a device with a web browser that supports the level of encryption employed by Community Bank, currently a minimum of 128-bit. You must also have
 - Adobe Acrobat Reader software. If you do not currently have this software, you can download it free at <http://www.adobe.com>.
 - Web browser software, at least the latest two versions of the following are supported: Microsoft Internet Explorer (Windows), Firefox (Windows and Apple), Google Chrome (Windows and Apple), Safari (Apple)
 - An email account and access to the account via a web browser or email client software.
 - A device capable of running one of the above browsers, and capable of receiving, accessing, displaying and either printing or storing disclosures, communications and documents received from us in electronic form via email or by access to our web site using one of the browsers specified above.

Other hardware, software, and browser versions may also work, but are not guaranteed. Community Bank may change these requirements from time to time. If any of these requirements change, we will provide you with advance notice of the change without charge.

By accepting these terms and conditions, I authorize Community Bank of the Chesapeake to discontinue sending me statements via postal mail service and begin sending statement information through Online Banking. I am an authorized signer on this account. Once your enrollment is completed you may gain access to e-Statements by signing on to Online Banking.

Business Name: _____ Date: _____

Authorized Signer: _____

Account Number: _____

Account Number: _____

Account Number: _____