

INTERNET BANKING AGREEMENT / APPLICATION
NATIONAL BANK OF TENNESSEE
www.NBOTBANK.COM

For Office Use ONLY:

Emp. Int. _____

Put on system:

By: _____

Date: _____

Account Holder Information:

Customer or Business Name: _____

Address: _____

Home Phone #: _____

Work Phone #: _____

Work Fax #: _____

Email Address: _____

Account #: _____

Do you prefer to be contacted at home? _____ Yes _____ No

Security Information (For All Applicants)

Date of Birth _____

Mother's Maiden Name _____

Social Security Number _____

Internet users will be prompted to change password after first time access.

Please mail the application to:

National Bank of Tennessee

P.O. Box 669

Newport, TN 37821

or drop off at any of our 5 locations

If you would like to speak with us about your application, please call (423) 623-3025. A Customer Support Representative will be available to you Monday – Friday 8:00 a.m. to 5:00 p.m. EST. and Saturday 8:00 a.m. to 12:00 p.m. noon You may email us at **dsdept@nbotbank.com**

When you are setup for internet banking, you will receive a letter within 5 to 7 business days with your NBOT Online Banking ID, and notification of temporary password.

FUNDS ACCESS AND TRANSFER INFORMATION

The following section allows you to identify the accounts to which you desire access through the internet. It allows you to indicate your desire to have the ability to transfer funds between these accounts. Please apply the account type, account number, and whether or not you wish to make transfers. Federal Regulations allow only six (6) transfers or withdrawals per calendar month from savings accounts.

In the section below, mark "Yes" in the "Transfer Funds" column if you wish to make transfers to and from the account. Please check the applicable space ("from" or "to") to establish if funds can be transferred to or from this account. If nothing is marked, the transferring of funds will not be available.

Type		Account Number	Transfer Funds?		
Checking	Savings		Yes	From	To

INTERNET BANKING AND BILL PAYMENT SERVICE AGREEMENT

This Internet Banking and Bill Payment Agreement (the "Agreement") explains the terms and conditions governing the use of basis Internet Banking Services and Bill Payment Services offered by National Bank of Tennessee. All Internet Banking Services of any kind offered by National Bank (including, but not limited to funds transfers and bill payment services) will be referred to collectively as "Internet Banking Services" in this Agreement. "I" refers to each person(s) authorized to use any account at National Bank and any person(s) who has been given a PIN or password chosen by the customer. The term "business day" means all days except Saturday, Sunday and all banking holidays.

All Internet Banking Services offered by National Bank of Tennessee are governed by this Agreement, as well as applicable Federal Regulatory disclosures and the Deposit Account Terms and Conditions of National Bank. All applicable fee schedules published by National Bank of Tennessee from time to time will apply to the Internet Banking Services. You are responsible for the payment of any fees incurred by you on any account, for any service, at any time. You agree to pay all such fees upon request of National Bank of Tennessee. Further, you agree to pay all telephone charges or fees incurred by you in accessing Internet Banking Services. Internet Banking Services requires you to have Internet access established.

By Submitting this Form:

1. I agree that my use of the Internet Banking Services will confirm that I have completed and reviewed this Agreement and applicable disclosures, both of which National Bank of Tennessee may amend from time to time. My initial use of any Internet Banking Service in connection with my account(s) at National Bank constitutes my acceptance and agreement to be bound by all of the terms and conditions of this Agreement and of the Deposit Account Terms and Conditions.
2. I understand my password or PIN can be used to expend funds from my account and this code must be safeguarded. I authorize National Bank of Tennessee and its agents to follow any instructions transmitted by use of this code, and I agree to be bound thereby. If accessing a business or non-commercial account, I certify I am authorized to use the PIN or password. National Bank of Tennessee is entitled to act upon instructions received through any Internet Banking Service under my PIN or password with inquiring into the identity of the person using the PIN or password. However, I agree I will not, under any circumstances, disclose my PIN or password to any person. I acknowledge that no employee of National Bank of Tennessee needs or should ever ask for my PIN or password. I am liable for all transactions made or authorized using my PIN or password. National Bank of Tennessee has no responsibility for establishing the identity of any person or determining the validity of any transaction received using my PIN or password. If I provide my PIN or password to anyone, I authorize any transactions carried out by that person. National Bank of Tennessee assumes all transactions authorized by my PIN or password are legitimate. I hereby indemnify and release National Bank of Tennessee from any and all liability and agree not to make any claim against National Bank of Tennessee in honoring or

allowing any actions or transactions where I have authorized the person performing the action or transaction to use my account or when I have provided my PIN or password to that person.

3. I will notify National Bank of Tennessee at once if I believe another person has improperly obtained my PIN or password or has carried out an unauthorized transaction(s). At any time, I may ask National Bank of Tennessee to disable my PIN or password and issue a new one to me.
4. If you have a business account, you are liable for all transactions that occur on the account. The owner of the business account authorizes all transactions made by other persons. The owner of the business account agrees to be liable for any other parties designated (by being given the PIN or password) to conduct business on the account(s).
5. For multiple part accounts, each person on a multiple party account will be liable for all transactions that are made on that account. Each person on a multiple party account authorizes all transactions made by any other signer(s) on the account(s). Each owner(s) on a multiple party account(s) agrees to be liable for the actions of the other owner(s) on the account. The limitations of liability set forth in this Agreement are subject to, and limited by, any State or Federal law to the contrary.
6. National Bank of Tennessee has the right to modify or terminate this Agreement or the Deposit Account Terms and Conditions at any time. When making changes, National Bank of Tennessee will comply with all legal notice requirements. Once this Agreement is terminated, National Bank of Tennessee will not allow any additional transactions on the account, nor will additional Internet Banking Services be permitted. If this Agreement is modified, my continued use of the Account will represent my acceptance of the changes.
7. In order to take advantage of other Internet Banking and Bill Payment Services offered, I understand I must complete this Agreement and establish basic Internet Banking Services with National Bank of Tennessee. All services later added are covered under this Agreement and my signature authorizes National Bank of Tennessee to carry out transactions under any other Internet Banking Services I decide to use or set up at a future date, such as Bill Payment Services. By using any new service, I agree to be bound by the terms communicated to me in advance.
8. National Bank of Tennessee will not provide any receipt or documentation of transactions other than regular account statements.

By signing this Agreement, I acknowledge I have read and accepted the Electronic Disclosures as provided on this web site.

All authorized owners on all accounts must sign this Agreement.

Account Holder Signature or Authorized Signer

Date

Multiple Party Holders' Signature

Date

Multiple Party Holders' Signature

Date

Multiple Party Holders' Signature

Date

**NATIONAL BANK OF TENNESSEE
INTERNET BANKING AGREEMENT / DISCLOSURE**

This Internet Banking Agreement and Disclosure (“the Agreement”) explains the terms and conditions governing basic Internet Banking services and bill pay services offered by National Bank of Tennessee (collectively “Internet Banking Services”). By using any of the Internet Banking Services, you agree to abide by the terms and conditions of this Agreement. The terms “we”, “us”, “our”, and “National Bank” refer to Financial Institution. “You” refers to each person who enrolls for Internet Banking Services and has a password. The term “business days” means Monday through Friday, excluding Saturday, Sunday, and banking holidays.

Your Internet Banking services and each of your accounts are also governed by the applicable Disclosures, Rates, and Fee Schedules provided by National Bank of Tennessee in your new account packet as each may be modified from time to time. Collectively, the “National Bank of Tennessee Documents”.

You are responsible for paying any fees associated with Internet Banking and bill payment as outlined in the “National Bank of Tennessee” as well as any additional fees that may be assessed by your Internet Service Provider and for any telephone charges or fees incurred by accessing Internet Banking Services.

Your initial use of Internet Banking Services constitutes your acceptance and agreement to be bound by all of the terms and conditions of this Agreement and by the “National Bank to Tennessee”, and acknowledges your receipt and understanding of this Agreement.

National Bank of Tennessee is entitled to act on instructions received through Internet Banking under your password and without inquiring into the identity of the person using that password. However, do not, under any circumstances, disclose your password by telephone or to anyone claiming to represent National Bank to Tennessee. National Bank of Tennessee’s employees do not need and should not ask for your password. You are liable for all transactions made or authorized using your password. National Bank of Tennessee has no responsibility for establishing the identity of anyone using your password. If, despite National Bank of Tennessee’s advice, you give your password to anyone, you do so at your own risk since anyone to whom you give your Internet Banking password or other means of access will have full access to your accounts even if you attempt to limit that person’s authority. You must notify National Bank of Tennessee that your password has been lost, stolen or otherwise compromised and should not be honored and must be disabled.

If two (2) people hold a joint checking account, then there are two (2) ways to enroll for Internet Banking Services. Both account holders may enroll separately and each will have his/her own password, and his/her own separate Internet Banking Agreement. Each such joint account holder is subject to separate Internet Banking Service fees as applicable. Alternately, one holder of a joint account can enroll for Internet Banking Services with one password issued and be subject to fees for one person. You are liable for all transactions that you, or if you are using a joint Bill Payment Account, any of you, make or authorize, even if the person you authorize exceeds your authority. You hereby release National Bank of Tennessee from any liability and agree not to make any claim or bring any action against us for honoring or allowing any action or transactions where you have authorized the person performing the action or transaction to use your account(s) and /or you have given your password to such person, or, in the case of a jointly held account such person is one of the owners of the account. You agree to indemnify National Bank of Tennessee and hold it harmless from and against any and all liability (including but not limited to reasonable attorney fees) arising from any such claims or actions. National Bank of Tennessee has the right to modify or terminate this Agreement at any time. We will comply with any notice requirements under applicable law for such changes or termination. If we terminate this Agreement, then further Internet Banking transfers or bill payments will be made, including but not limited to, any pre-authorized recurring payments or transfers. If we modify this Agreement, your continued use of Internet Banking Services will constitute your acceptance of such changes in each instance.

Persons listed on a profile will only be able to access accounts for which they are designated as an owner. If you wish to access information on an individual account, must have an individual profile. Persons with individual accounts may also access joint accounts for which they are an owner through an individual profile. However, persons listed on a joint profile will only be able to access accounts on which all parties to the profile are also listed as account owners.

DISCLOSURE INFORMATION

I certify that I am at least 18 years of age, and that I have read, understand, and agree to all terms, conditions, and disclosures indicated on the previous screens and that I have truthfully and fully completed all items on this application.

My initial use of National Bank of Tennessee's Internet Banking product constitutes my acceptance and agreement to be bound by all of the terms and conditions of this Agreement and acknowledges my receipt and understanding of this Agreement.

National Bank of Tennessee has the right to modify or terminate this Agreement at any time. We comply with any notice requirements under applicable law for such changes or termination. If we terminate this Agreement, not future transfers or bill payments will be made, including but not limited to, any payments or transfers scheduled in advance or any pre-authorized recurring payment or transfers.

I agree that National Bank of Tennessee has the right to obtain a current consumer report in connection with this application, the renewal of my account or a change in my credit line, and National Bank of Tennessee has the right to report to others its credit experience with me.

(Please circle one)

I Agree

Cancel Application

CUSTOMER PRIVACY POLICY

MISSION STATEMENT ON PRIVACY AND CONFIDENTIALITY

At National Bank of Tennessee, our mission is to meet the desires of our customers. As financial services professionals entrusted with sensitive financial information, we respect the privacy of our customers and are committed to treating customer information responsibly. We believe that your privacy should not be compromised. At the same time, we want to offer you the array of financial products and services you need to accomplish your financial goals. We believe we can do both through the privacy policy outlined below. Our Customer Information Policy Principles serve as standards for all National Bank of Tennessee employees for collection, use, retention, and security of individual customer information.

RECOGNITION OF OUR CUSTOMER'S EXPECTATION OF PRIVACY

At National Bank of Tennessee, we recognize that you have a right to expect your personal financial information to remain private and secure. We believe the confidentiality and protection of customer information is one of our fundamental responsibilities. And while information is critical to providing quality service, we recognize that one of our most important assets is our customers' trust. This makes the safekeeping of customer information a priority for National Bank of Tennessee.

CUSTOMER BENEFITS OF INSTITUTIONS'S INFORMATION MANAGEMENT PRACTICES

We collect, retain, and use information about our customers only where we reasonably believe that it will help administer our business or provide products, services, and other opportunities to you. We collect and retain information about you only for specific business purposes – and we will tell you why we are collecting and retaining it upon your request. We use information to protect and administer your records, accounts, and funds; to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your financial needs so that we can provide you with quality products and superior service.

MAINTENANCE OF ACCURATE INFORMATION

National Bank of Tennessee has established procedures to ensure that your financial information is accurate, current, and complete, in accordance with reasonable commercial standards. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any accuracy.

LIMITATIONS ON EMPLOYEE ACCESS TO INFORMATION

At National Bank of Tennessee, employees are educated on the importance of maintaining the confidentiality of customer information and on these Privacy Principles. Because of the importance of these issues, all National Bank of Tennessee employees are responsible for maintaining the confidentiality of customer information and employees who violate these Privacy Principles will be subject to disciplinary measures.

PROTECTION OF INFORMATION VIA ESTABLISHED SECURITY PROCEDURES

National Bank of Tennessee safeguards information according to established security standards and procedures, and we continually assess new technology for protecting information. Our employees are trained to understand and comply with these information principles.

RESTRICTIONS ON THE DISCLOSURE OF ACCOUNT INFORMATION

We do not reveal specific information about your accounts or other personally identifiable data to unaffiliated third parties for their independent use unless:

1. You request or authorize it,
2. The information is provided to help complete a transaction initiated by you,
3. The information is provided to a reputable credit bureau or similar information reporting agency,
4. The disclosure otherwise is lawfully permitted or required.

We do not provide account or personal information to non-National Bank of Tennessee companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies.

MAINTAINING CUSTOMER PRIVACY IN BUSINESS RELATIONSHIPS WITH THRID PARTIES

At times, it is necessary to provide personally identifiable information about our customers to a third party such as the data processing service company. When the Bank conducts business with third parties, it requires its vendors and suppliers to

maintain similar standards of conduct regarding the privacy of personally identifiable customer information provided to them.

PROVIDING PRIVACY INFORMATION TO CUSTOMERS AND RESPONDING TO INQUIRIES

National Bank of Tennessee recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. As a result of our commitment, we have developed these Privacy Principles which are made readily available to our customers. Customers who have questions about these Privacy Principles or have a question about the privacy of their customer information should call (423) 623-3025, or write National Bank of Tennessee, P.O. Box 669, Newport, Tennessee, 37821, or contact the Branch Managers at any of our five (5) locations.

National Bank of Tennessee
Bill Pay Enrollment Form ID #4536

AUTHORIZATION: By signing below, you are applying for an NBOT Bill Pay Service. Acknowledging receipt of the terms and conditions of this agreement and disclosure statement to which you agree to be bound, and you are certifying that all information provided is accurate. By signing this enrollment form, I am voluntarily contracting with the NBOT Bill Pay Service to act as my agent, to include electronic remittance and origination provisions to any merchant listed on said enrollment form.

1. _____
Signature Date

2. _____
Signature Date

_____ (initial) I acknowledge receipt of the bill paying disclosure.

Account number(s) to use for Bill Pay:

BILL PAYING AGREEMENT

This is your Bill Paying Agreement with National Bank of Tennessee. You may use National Bank of Tennessee's bill paying service, NBOT Bill Pay, to direct National Bank of Tennessee to make your payments from your designated checking (account) to the Merchants you choose in accordance with this Agreement. The terms and conditions of this Agreement are in addition to the Account agreements, disclosures, and other documents in effect from time to time governing your Account (the Account Rules).

" You" or "your" means each person who signs the bill paying enrollment form or is otherwise authorized to use the service. "Merchant" means anyone, including the Financial Institution, you designate and the Financial Institution accepts as a payee.

LIABILITY

You are solely responsible for controlling the safekeeping of, and access to, your password. You are liable for all transactions you make or you authorize another person to make even if that person exceeds his or her authority. If you want to terminate another person's authority, you must notify National Bank of Tennessee and arrange to change your password. You will be responsible for any bill Payment request you make that contains an error or is a duplicate of another Bill Payment. National Bank of Tennessee is not responsible for a Bill Payment that is not made if you did not properly follow the instructions for making a Bill Payment. National Bank of Tennessee is not liable for any Failure to make a Bill Payment if you fail to promptly notify us after you learn that you have not received the credit from a Merchant for a Bill Payment. National Bank of Tennessee is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be National Bank of Tennessee's agent. In any event, National Bank of Tennessee will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this Agreement or the Service, even if National Bank of Tennessee has knowledge of the possibility of them. National Bank of Tennessee is not liable to act or delay in acting if it is caused, in whole or in part, by any cause beyond National Bank of Tennessee's control.

ADMENDMENT AND TERMINATION

National Bank of Tennessee has the right to change this Agreement at any time by notice mailed to you at the last address shown for the Account on our records by posting notice in branches of National Bank of Tennessee, or as otherwise permitted by law.

National Bank of Tennessee has the right to terminate this Agreement at any time. You may terminate this Agreement by written notice to National Bank of Tennessee. National Bank of Tennessee is not responsible for any fixed payment made before National Bank of Tennessee has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by National Bank of Tennessee on your behalf.

FEES

The fee for National Bank of Tennessee's Bill Pay Service is no charge to you. However, National Bank of Tennessee reserves the right to upon thirty (30) days written notice to you, to begin charging a reasonable fee for the service.