

THE PARK AVENUE BANK

Internet Banking Department

P. O. Box 8090

Bainbridge, GA 39818

229-248-3800

www.parkavebank.com

PAB NET ENROLLMENT FORM

You must be an authorized signer on all accounts you are submitting for application. If you are already signed up for PAB NET and wish to make changes (like adding additional accounts) please contact us at 1-866-829-0274.

PLEASE READ THE FOLLOWING TERMS AND CONDITIONS BEFORE ENROLLING IN PAB NET.

Terms and Conditions

“We”, “us”, and “our” means The Park Avenue Bank. “You” and “your” mean each depositor who establishes an Internet Banking (PAB NET) Service with us or who uses or is authorized to use a PAB NET Identification Number and PAB NET Personal Identification Number (PIN) or other means of access which we establish or approve. The term “PAB NET” refers to our service that allows you to transfer funds, access accounts, obtain information, and perform other transactions over the Internet, including the optional Bill Payment service, by use of a compatible personal computer (with sufficient power and memory) and modem and /or other means which we now authorize or may allow from time to time.

This agreement states the terms and conditions that apply when you use our PAB NET Internet Banking Service. These terms and conditions are in addition to those terms and conditions that apply to any accounts you have with us or any other services you obtain from us. You are also required to follow all our instructions and procedures, including material in our Frequently Asked Questions (FAQ’s), applicable to the services covered by this agreement. This agreement shall be governed by and interpreted under Georgia and federal law. We reserve the right to amend or terminate the PAB NET Internet Banking Service at any time.

You agree that the account security is controlled by the PAB NET Identification Number assigned by us, together with the PAB NET Personal Identification Number (PIN) chosen and entered by you. You will be requested to change your PIN the first time you enter the PAB NET Service. You can change your PIN at any time through the Account Management section of the PAB NET Service. You are responsible for all transactions that you or any authorized user makes. If you have given someone your PAB NET Identification Number and PIN and want to terminate that person’s authority, you must change your Identification Number and PIN or take additional steps to prevent further access by such person. You agree to protect the PIN and hold us harmless from unauthorized use. Any information downloaded by you to your financial or other software becomes your property and responsibility.

You agree that the provisions of joint account ownership apply to the PAB NET Service if the account(s) being accessed is jointly owned and agree that each owner authorizes the other, in their individual capacities, to use the PAB NET Service.

You acknowledge that transaction limitations, as described in the Truth-in-Savings Disclosure you received when you opened your deposit account(s) or subsequently thereafter, apply to transfers from savings or money market accounts. Please refer to your disclosures for limitation information.

I acknowledge receiving and reading the **Truth-in-Savings Disclosure** and the **Electronic Funds Transfer Disclosure** upon opening my account(s) with The Park Avenue Bank.

Internet Banking Services

You may access your account(s) by using your PAB NET Identification Number and PIN to initiate transactions using your personal computer and modem. You may use the Internet PAB NET Service to:

- *view account balances (including checking, savings, CD's, IRA's and loans)
- *transfer funds between your deposit accounts
- *make a payment on your loan
- *place stop payments on checks
- *view account history
- *print an account statement
- *view or print check images
- *download transactions into your financial management software
- *pay bills (with optional Bill Payment Service)

Our Internet PAB NET Service is generally available 24 hours a day, 7 days a week. However, we only process transactions and update information on business days. Our business days are Monday through Friday. Saturdays, Sundays and Holidays are not included.

Funds transfers are credited the same business day if your PAB NET fund transfer is completed by 2:00 p.m. EST. If the transfer occurs after 2:00 p.m. EST, the deposit will be credited to the account on the next business day. Transfers made on weekends or holidays will be credited the next business day.

We may assess a service charge or fee for certain Electronic Funds Transfer services. Basic PAB NET Service is free to all customers of The Park Avenue Bank. The Bill Payment Service is currently \$6.95 per month (this service is optional). The Bill Payment Service fee may be increased from time to time in the sole discretion of the bank. Any charges incurred through our bill payment service must be paid by the customer including, but not limited to, the following: NSF charges, stop payment fees, and check copy fees. We may terminate your access to PAB NET Internet Banking, including the Bill Payment Service, at any time. Current charges for Electronic Funds Transfer services are found in the "Schedule of Fees" Section of the Electronic Funds Transfer disclosure.

If you believe your PAB NET ID and PIN or Bill Pay ID and PIN or other means of access has been lost or stolen, notify us immediately at 1-866-829-0274 or write to us at:

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Telephoning is the best way to limit your liability. You can lose no more than \$50.00 from unauthorized transactions if you notify us within two business days of discovering any unauthorized use of your PAB Net or Bill Pay accounts.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days, if we can prove that we could have stopped someone from making transfers if you had told us in time.

Revised: 03/04/03