

Business eBanking

What You Need To Know About Business eBanking:

You must have a FCBank Business checking account assigned as the primary account. This is the account that will be billed the monthly service fee (refer to current fee schedule). Internet banking requires a browser with 128-bit encryption. We recommend the most current version of either: Microsoft™ Internet Explorer or Netscape™ Navigator.

Cut Off Times: Internal transfers initiated through FCBank Business eBanking before 8:00 p.m. EST will have next business day availability. Cut off time for wire transfer requests is 3:00 p.m. EST. Cut off time for stop payment requests is 3:00 p.m. EST. ACH transactions initiated before 5:00 p.m. EST will have second business day availability. Your daily transfer limit will be determined at the time of application.

Business eBanking Options:

Standard Business eBanking allows you to view your FCBank account balances and activity online and perform basic online banking transactions such as transferring funds between accounts. You can also sign up for ePay for online bill payment capabilities and eStatements.

Full Service Business eBanking allows you to do everything you can do with Standard Business eBanking as well as initiate wire and Automated Clearing House (ACH) services. You can also sign up for ePay for online bill payment capabilities and eStatements.

How To Sign Up For Business eBanking:

- Step 1: Complete the application below and select either Standard or Full Service Business eBanking.
- Step 2: Return the completed form to any FCBank office, or fax it to 814-765-4511.
- Step 3: If you've selected Full Service, you'll receive authorization forms to complete and return to the bank.
- Step 4: You'll receive two separate mailings confirming your access abilities.
- Step 5: You're now ready to use Business eBanking!

Accessing Business eBanking is Easy!

To login, visit www.FCBankOhio.com. Click on "Business" within the Online Banking tool on the left side of the page. Enter your company ID, User ID, and password then click "Login". Choose from your menu options to view and perform other functions of your Business eBanking services.

Help: Find the how to's, view common questions, or seek your specific answers within each menu of Business eBanking. If you have additional questions, please call us 1-855-880-3694.

Directions: Please print legibly and fill in all the information requested. The terms "you" and "your" refer to the individual signing this application. The terms and conditions of Business eBanking are set forth on the Business eBanking Agreement.

Please note: Required information indicated with an asterisk (*) that is not completed may result in a delay in enrollment.

BUSINESS INFORMATION

*Business Name

*Address

*Tax ID Number

*City

*State *Zip

*E-mail address

Business Telephone Number ()

Fax Number ()

OWNERSHIP/MANAGEMENT INFORMATION

Please note: FCBank Business eBanking access and security information will be mailed to the address above, in care of the Administrator listed below. The Administrator will be designated the Primary User, responsible for the management and security of FCBank Business eBanking.

Administrator Name (Please type or print): _____

Address: _____

Date of Birth: _____ Social Security Number: _____

BUSINESS EBANKING OPTIONS

Please check box to indicate the level of Business eBanking service:

- ☐ **Standard Business eBanking:** Standard Business eBanking allows multiple users access to business deposit and loan accounts. You can view your deposit and loan balances and activity online, and perform online bank transactions (i.e. transfer funds between FCBank loan and deposit accounts). ePay is available for a low monthly fee.
- ☐ **Full Service Business eBanking:** Full Service Business eBanking includes Standard Business eBanking functions between deposit and loan accounts, ePay is available for a low monthly fee, as well as wire/Automated Clearing House (ACH) services. Additional paperwork may be required.

If no box is checked, the default is Standard Business eBanking.

CNB DEPOSIT ACCOUNT INFORMATION

Please list the FCBank business deposit accounts that you want to access with FCBank Business eBanking. One business deposit account is required to set up your Business eBanking account. You must be an authorized signer on each account. (NOTE: please attach separate sheet for additional accounts.)

Primary

Account Number*

*This is the account that will be billed

Account Number

Account Number

Account Number

Account Number

Account Number

Account Title _____

Account Title _____

Account Title _____

Account Title _____

Account Title _____

Account Title _____

Would you like transfer capabilities on the above accounts? ☐ YES ☐ NO If no box is checked, the default is NO. You are authorizing transfers to or from any combination of these accounts. CNB money market accounts and certificates of deposit may be seen, but transfers are not allowed.

EPAY BILL PAYMENT INFORMATION

If you would like ePay Bill Payment capabilities, please indicate the account number from which you would like to pay your bills.

Note: There is a monthly fee for unlimited ePay bill payment capabilities

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CNB LOAN ACCOUNT PAYMENT INFORMATION

Payments may be made to any FCBank loan account. You must be an authorized signer on each account you designate. (NOTE: please attach separate sheet for additional accounts.)

Account Number	<input type="text"/>	Note Number	<input type="text"/>	Account Title	<input type="text"/>
Account Number	<input type="text"/>	Note Number	<input type="text"/>	Account Title	<input type="text"/>
Account Number	<input type="text"/>	Note Number	<input type="text"/>	Account Title	<input type="text"/>

Would you like payment capabilities on the above accounts? ☐ YES ☐ NO If no box is checked, the default is NO.
You are authorizing payments on any of these accounts. You may make payments on FCBank lines of credit, but transfers from these accounts are not allowed.

SECURITY INFORMATION

In order to secure access to business account information in Business eBanking we utilize a three-part method of identification for the user: Company ID, User ID and Password. Full Service Business eBanking accounts require the additional security of a Secure Token, which requires that Administrators have physical access to an electronic token in order to login and complete transactions.

Once enrolled, the Administrator you named on the front of the application will receive the assigned Company ID in separate mail from the User ID and initial password. Should your company wish to have multiple Business eBanking users, the Administrator will then assign any additional User ID and passwords for them. A single Secure Token will be provided for each Full-Service Business eBanking account. Additional tokens can be purchased or added to the Business eBanking application at your request. Please contact your Bank representative for more information.

APPLICATION SIGNATURE

You certify that all information provided is complete, true and correct. By signing below, you authorize FCBank to verify and check any of the information provided. The use of Business eBanking is governed by the Business eBanking Agreement and EFT Disclosure Statement and such other terms and amendments established by the Bank and communicated in writing or electronically to you. By signing below, you certify that you have requested and authorized Business eBanking access for your FCBank accounts.

Signature Requirements: If the business is a corporation, partnership, or limited liability company, this application must first be signed by the officers, employees or other agents authorized by the business' current depository resolutions delivered to FCBank (if deposit accounts are to be accessed through Business eBanking). If this application includes sole proprietor accounts, the application signature must be that of the owner of the sole proprietorship. If the business is an unincorporated association, this application must be signed by all authorized officers. If the business is the trustee under a trust agreement, this application must be signed by all trustees. Each person signing this agreement must indicate the capacity in which he/she is signing in the space labeled "Title."

Faxed/Mailed Applications and Faxed/Mailed Signatures: If this application is faxed or mailed to FCBank, you agree that the faxed/mailed application is considered to be an original signature and an original document.

Authorized Signature	Print Name/Title	Date
Authorized Signature	Print Name/Title	Date
Authorized Signature	Print Name/Title	Date
Authorized Signature	Print Name/Title	Date

APPLICATION MAILING INSTRUCTIONS

Please print, sign and mail this application to:

FCBank
Attn: Business eBanking Administrator
PO Box 42
Clearfield, PA 16830



Business eBanking Agreement

Please read the following agreement very carefully.

The terms and conditions of the deposit agreements and disclosures for each of your bank accounts as well as your agreements with the bank such as loans, continue to apply notwithstanding anything to the contrary in this Agreement.

We are committed to providing an Internet banking product that is secure and private. To help ensure the security of all data transmissions, our secure web server will tell you if your browser does not meet our minimum-security standards. Internet Banking requires a browser with 128-bit encryption. We recommend the most current version of either Microsoft™ Internet Explorer or Netscape Navigator™.

To use Business eBanking, you must have at least one business deposit account with the bank, access to Internet service, and an e-mail address. Once we have received your signed application and verified your account information, we will send you confirmation of our acceptance of your application. Within a few days, you will receive customer security information containing your company ID. A separate mailing will arrive with your User ID and password. Business eBanking can be used to access only the bank accounts which you have designated for access on your application. You can add or delete any of your accounts from this Agreement by completing a maintenance form. Access to your accounts through Business eBanking will be based upon the identification of users and authority levels specified by you through "administration". We undertake no obligation to monitor transactions through Business eBanking to determine that they are made on behalf of the accountholder.

You can use Business eBanking seven days a week, twenty-four hours a day, although some or all bank services may not be available occasionally due to emergency or scheduled system maintenance.

For security purposes, you are required to change your password upon your initial login to Business eBanking. You determine what password you will use and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly.

You agree to pay fees and charges for your use of Business eBanking services as set forth in the current fee schedule. You agree that all such fees and charges will be deducted from the bank checking account designated as the "Primary Checking Account" on your application. If you close your primary checking account, you must contact us immediately to designate another account as your primary checking account.

You agree to pay any additional reasonable charges for services you request which are not covered by the Agreement. You are also responsible for telephone and Internet service fees you incur in connection with your use of Business eBanking.

Internal transfers initiated through Business eBanking before 6:00 PM EST will have next business day availability. External transfers initiated before 6:00 PM EST will have second business day availability. Your daily transfer limit will be determined at the time of application. Wire transfers will have a cut off time of 3:00 PM EST. Our business days are Monday through Friday. Holidays are not included.

If you have chosen the ACH service or the Wire Transfer service, the terms and Agreements, will be given to you separately from this Agreement. These Agreements will need to be completed and in the possession of the bank before the service can be used.

It is recommended that you retain a copy of your application along with this Agreement and others that may have been used.

If you have any problems using Business eBanking, contact the Business Internet Banking Support Helpline at 1-800-593-4345. If your Business eBanking account remains inactive for a period of 6 months or more, your access will be terminated.

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 provisions of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. Any waiver (express or implied) by either party of any default or default or breach of the Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and the bank's successors and assigns.

The bank has the right to deny this application or terminate this service if any of the following events occur: (a) you request in writing that it terminate; or (b) you close the accounts from which you have authorized access; or (c) for any reason you fail to maintain the accounts from which you have authorized access; or (d) it is made known that you have abused this service and it no longer meets the bank's standards.