

ONLINE BILL PAY ENROLLMENT

To enroll in Online Bill Pay, please complete this form and give to any Seamen's Bank Customer Service Representative for processing or mail to: Seamen's Bank, PO BOX 659, Provincetown MA 02657

IDENTIFYING INFORMATION

Name

Social Security Number / Employer Identification Number

Mailing Address

E-Mail Address

City, State, ZIP

Phone Number

BILL PAY OPTION

[initials] If accepted, please enable the Checking/Money Market/Statement Savings Account below to be debited for payments and associated fees processed by Seamen's Bank Bill Payment Option. Approval and ongoing use are subject to verification of account status.

Account Type (i.e. Checking, Money Market, Savings)

Account Number

I (We) understand that Seamen's Bank or its authorized agent will use reasonable efforts to ensure payments reach creditors on time, but cannot guarantee the time a payment will be posted by a creditor. Seamen's Bank or its authorized agent will use reasonable effort in ensuring creditors reverse any service fee or late charge related to payment process error. I (We) understand that Seamen's Bank or its authorized agent will not be responsible for any loss or penalty that I (we) may incur due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from the account shown above.

My (Our) use of Bill Pay signifies that I (we) have read and accepted the terms and conditions governing this service. I (We) understand that payments may take up to six (6) business days to reach my (our) selected vendors and that they will be sent either electronically or by check in accordance with the vendor's instructions to pay. Please refer to your deposit account disclosures for additional fees and charges (where applicable).

PAYMENT TRANSFER OPTION

Please list each Checking/Money Market/Statement Savings Account that you would like to enable for payment(s). All accounts must use the same tax identification number (SSN or EIN).

Account Number

Account Number

Account Number

Account Number

Account Number

Account Number

AGREEMENT

I (we) hereby authorize and direct Seamen's Bank, until this authorization is revoked by me (any of us) in writing delivered to the bank, as my (our) agent, to transfer payment funds pursuant to Banking Online instructions from me (any of us), between the account(s) indicated above. To be eligible for payment capability, all accounts must be owned by the customer indicated above. Seamen's Banking Online payments from Statement Savings or Money Market accounts are considered pre-authorized transfers. You may make up to six pre-authorized payment transfers per statement period. CD's and Passbook Accounts are not eligible for payment transfers. You may only transfer to (not from) a loan account.

Please note: You must be registered for Seamen's Banking Online to access Seamen's Bill Pay by Internet. If the bill payment account is overdrawn, the bill payment option is suspended for 10 days.

AUTHORIZATION

By signing below, I (we) acknowledge that in consideration of Seamen's Bank accepting this (these) account(s), I (we) agree to be bound by the Truth In Savings, Electronic Funds Disclosure, and other disclosures, governing such account(s) or service(s), as amended from time to time, and any other opening documentation executed by me (us) with Seamen's.

Further, I (we) authorize Seamen's Bank to verify the information provided on this application. I (We) understand this service is available for qualified customers meeting Seamen's Bank's approval guidelines. I (We) authorize Seamen's Bank to post payment transactions that I (we) generate by Internet from Bill Pay. I (We) understand that I (we) am (are) in full control of my (our) account. If at any time I (we) decide to discontinue this service, I (we) will provide written notification to: Seamen's Bank, PO BOX 659, Provincetown MA 02657.

All account owners must sign, and the signature(s) indicate(s) acceptance of electronic access as defined above. Your signature(s) upon this form allows you to use Seamen's Banking Online to access your accounts.

Signature of Authorized Signer

Date Signed

Signature of Authorized Signer

Date Signed

Signature of Authorized Signer

Date Signed

Signature of Authorized Signer

Date Signed

FOR BANK USE ONLY

Employee User Number

Employee Initials

Date Processed

SEAMEN'S BANK
MEMBER FDIC/DIF



ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

PREARRANGED TRANSFERS

PREAUTHORIZED CREDITS

You may make arrangements for certain direct deposits to be accepted into your checking and/or savings and/or MMDA account(s).

PREAUTHORIZED PAYMENTS

You may make arrangements to pay certain recurring bills from your checking, statement savings and/or MMDA account(s).

TELEPHONE TRANSFERS

You may access your account(s) by telephone at (877) 639-6492 using a touch tone phone, your account numbers, and your personal identification number (PIN) to:

- Transfer funds from checking to savings or MMDA
- Transfer funds from savings to checking or MMDA
- Transfer funds from MMDA to checking or savings
- Make payments from checking to loan accounts with us
- Get checking, savings or MMDA account(s) information

ATM TRANSFERS

You may access your account(s) by ATM using your ATM or VISA Debit Card and personal identification number to:

- Make deposits to checking, savings or MMDA accounts
- Get cash withdrawals from checking, savings or MMDA accounts
- Transfer funds from savings to checking or MMDA
- Transfer funds from checking to savings or MMDA
- Transfer funds from MMDA to checking or savings
- Get checking, savings or MMDA account(s) balance
- You may make only \$200 with an ATM or \$500 with a Debit Card cash withdrawals from our terminals each Day.

POINT-OF-SALE TRANSACTIONS

USING YOUR DEBIT CARD

- You may access your checking account to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything you can do with a credit card.
- You may not exceed more than \$1,000 in transactions per day.

USING YOUR ATM CARD:

- You may access your checking account to purchase goods in person.
- You may not exceed more than \$200 in transactions per day.

COMPUTER TRANSFERS

You may access your accounts at our website to:

- Transfer funds from checking to savings or MMDA
- Transfer funds from savings to checking or MMDA
- Transfers funds from MMDA to checking or savings
- Make payments from checking to loan accounts with us
- Get information on checking, savings, or MMDA

ELECTRONIC TRANSACTIONS INITIATED BY THIRD PARTIES

You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction will require you to provide the third party with your account number and financial institution information. This information can typically be found on your check as well as on a deposit slip. Thus, you should only provide your financial institution and account information (whether over the phone, the internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.

ELECTRONIC CHECK CONVERSION

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to: (1) pay for purchases (2) pay bills. When you use a check as payment, you authorize us to either use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply.

FREQUENCY OF TRANSFERS

Transfers from a statement savings and/or MMDA account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per month. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

MINIMUM ACCOUNT BALANCE

We do not require you to maintain a minimum balance in any account as a condition of using an access device (card or code) to accomplish a transfer.

TERMINATION

You may terminate the electronic fund transfer agreement by giving us written notice at the address listed at the end of this document.

ADDITIONAL LIMITATIONS

There are limitations on ATM deposits. Deposits to checking, savings, and MMDA accounts are limited to Seamen's ATM's.

FEES

Except as indicated below, we do not charge for Electronic Fund Transfers.

- There is a \$1.00 charge for each ATM withdrawal made at any ATM Machines not owned by Seamen's Bank.
- We do not currently charge for Point of Sale (POS) transactions.
- There is a \$10.00 charge for replacement ATM and VISA Debit Cards.

ATM SURCHARGES

If you initiate a transfer from an automated teller machine that is not operated by Seamen's Bank, the operator of that machine, and any national, regional, or local network used to affect the transfer, may impose fees on you (and you may be charged a fee for a balance inquiry.)

DOCUMENTATION

TERMINAL TRANSFERS

You can get a receipt at the time you make any transfer to or from your account using any of our terminals. You may not get a receipt if the amount of the transfer is \$15 or less.

PREAUTHORIZED CREDITS

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.

IN ADDITION

You will get a monthly statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.

You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized deposit.

PREAUTHORIZED PAYMENTS

RIGHT TO STOP PAYMENT AND PROCEDURE FOR DOING SO

If you have told us in advance to make payments out of your account, you can stop any of these payments. Here's How; Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We charge \$20.00 for each stop payment.

LIABILITY FOR FAILURE TO STOP PAYMENT OF PREAUTHORIZED TRANSFER

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses and damages.

ADDITIONAL INFORMATION REQUIRED BY MASSACHUSETTS LAW

Any documentation provided to you, which indicates that an electronic fund transfer was made to another person, shall be admissible as evidence of the transfer and shall constitute prima-facie proof that the transfer was made.

The initiation by you of certain electronic fund transfers from your account will, except as otherwise provided in the agreement, effectively eliminate your ability to stop payment of the transfer.

Unless otherwise provided in this agreement, you (the consumer) may not stop payment of electronic fund transfers, therefore you should not employ electronic access for purchases or services unless you are satisfied that you will not need to stop payment.

FINANCIAL INSTITUTIONS LIABILITY

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you have an overdraft line and the transfer would go over the credit limit.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If the funds are subject to legal process or other encumbrance restricting such transfer.
- There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

In order that your privacy may be protected, we will not disclose any information about your account or electronic fund transfer to any person, organization, or agency except:

- For certain routine disclosures necessary for the completion of a transfer; or
- For verification of the existence and condition of your account for a credit bureau or merchant; or
- To persons authorized by law in the course of their official duties; or
- To our employees, auditors, service providers, attorneys or collection agents in the course of their duties; or
- Pursuant to a court order or lawful subpoena; or
- To a consumer reporting agency; or
- By your written authorization which shall automatically expire 45 days after our receipt of your authorization.

If an unauthorized disclosure has been made, we must inform you of the particulars of the disclosure within 3 days after we have discovered that an authorized disclosure has occurred.

UNAUTHORIZED TRANSFERS

CONSUMER LIABILITY

Tell us AT ONCE if you think your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way, if any, of minimizing your possible losses. You can lose no more than \$50.00 if you fail to give us notice of your lost or stolen card and/or code and your card and/or code is used without your permission.

VISA® CARD DEBIT

Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions, to

transactions using your Personal Identification Number which are not processed by Visa, or to commercial cards. Visa is a registered trademark of Visa International Service Association.

CONTACT US IN EVENT OF UNAUTHORIZED TRANSFER

If you believe that your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account using information from your check without your permission, call or write us at the telephone listed at the end of this disclosure.

PROTECTED CONSUMER USE

Chapter 167B of the Massachusetts General Laws was enacted to provide a means for financial institutions, businesses, and consumers to conduct their business relations more conveniently. Transferring funds electronically will supplement the use of checks, credit, and cash and will not replace these methods of doing business. As a consumer, you should be aware of your rights if you choose to utilize this system.

PROHIBITION OF COMPULSORY USE

NO PERSON MAY

- Require you to use a preauthorized electronic fund transfer as a condition of the extension of credit unless the credit is being extended in connection with an overdraft checking plan, or is being extended to maintain a specified balance in your account, or
- Require you either to accept a transfer service or to establish an account which is accessed electronically as conditions of employment or receipt of governmental benefit, or
- Require you to pay electronically for the purchase of goods or services.

If your account is to be credited by a preauthorized transfer you may choose the financial institution to which the transfer may be made, if the institution is technically capable of receiving such preauthorized transfer.

WAIVER OF RIGHTS

No writing or agreement signed by you can waive the rights conferred to you by Chapter 167B of the Massachusetts General Laws unless you decide to waive these rights in the settlement of a dispute or action.

REFUNDS

If it is the policy of a store or retail business to give cash refunds in return for an item purchased by cash, then this policy must also cover refunds for items purchased by electronic funds transfer unless it is clearly disclosed at the time the transaction is consummated that no cash or credit refunds are given for payments made by electronic fund transfers.

SUSPENSION OF OBLIGATIONS

If a person agrees to accept payment by means of an electronic fund transfer and the system malfunctions preventing such a transfer, then the consumer's obligation is suspended

until the transfer can be completed, unless that person, in writing, demands payment by other means.

Prohibited means of identification. Your Social Security number cannot be used as the primary identification number although it can be used as secondary aid to identify you.

Criminal liability. Procuring or using a card, code, or other means of electronic access to an account with the intent to defraud is a basis for criminal liability.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Telephone or Write us at the telephone number or address listed in this disclosure as soon as you can, if you think your statement, passbook, or receipt is wrong or you need more information about a transfer listed on the statement, passbook, or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem of error appeared or, if the only transfer possible is a direct deposit to your passbook account, no later than 60 days after the problem or error was FIRST reflected in your passbook or statement.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa® transaction) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 calendar days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for point-of-sale transactions) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete or investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may inspect or ask for copies of the documents that we used in our investigation. If there is no error, we may impose on you a reasonable charge for making such reproductions.

Seamen's Bank

350 Route 6
PO BOX 74
North Truro, MA 02652
(508 487-0035)

Business Days:

Every day except Saturdays, Sundays, and Federal Holidays.

Hours

Monday through Thursday 8:30 am until 4:00 pm
Friday 8:30 am until 6:00 pm