

Terms and Conditions
Effective September 5, 2018

Internet Banking

Welcome to Community Bank's Internet Banking. By enrolling in Community Bank's Internet Banking service you agree to the addition of the following rules to the Deposit Account agreement governing your accounts. **Please read these additional rules carefully and keep them for your records.** We have the right to change the rules at any time. You will be prompted to review the terms and conditions upon login to Internet Banking if changes are made.

Internet Banking allows you to access your accounts for the purpose of checking balances and account activity, as well as for transferring funds between accounts. Accounts eligible for on-line access include your checking accounts, savings accounts, club accounts, installment loan accounts, mortgage loan accounts, home equity accounts, line of credit accounts, certificate of deposit accounts and individual retirement accounts. Accounts you may open after enrollment will be included in your designated account list for access on-line, unless you instruct us in writing otherwise.

Adding, Changing and Removing Accounts:

If at any time you wish to add an account or remove an account, you must provide us with at least ten-day advance notice. You may call Community Bank Internet Banking support toll free at 1-888-223-8099 or e-mail us at bank@communitybank.tv.

System Requirements:

You must use Microsoft Internet Explorer 10.0 (or higher), Mozilla Firefox most recent version, Google Chrome most recent version, or Apple Safari 10.0. The web site for Internet Banking is "<https://www.communitybank.tv>" or such other Internet Address that we may provide.

Access ID and Password:

You will need an Access ID and a Password to access Internet Banking. At enrollment, following the instructions on the enrollment form, you will suggest two Access IDs. We will then select your Access ID. Upon receipt of your enrollment form, we will also select your initial password and then mail it to you. You will be required to change your Password after the initial logon. You can change your Password on Internet Banking at any time. You authorize us to follow any instructions entered through Internet Banking using your Access ID and Password.

You may also enroll online if you are a current Telebank user with an active PIN.

Should you forget your Access ID or Password, please click the "forgot password" link to have a temporary password emailed to email address on file or call Community Bank Internet Banking support toll free at 1-888-223-8099. Your access to Internet Banking will be blocked in the event your Access ID or Password is entered incorrectly on three (3) consecutive access attempts.

Because your Access ID and Password can be used to access money and information in any of your linked accounts, you should treat your Access ID and Password with the same degree of care that you use to protect your other sensitive financial data. You agree not to make your Access ID or Password available to any other person.

Transfers:

Transfers can not be made between accounts that have deposit/withdrawal restrictions, such as certificates of deposit or Individual Retirement Accounts. Transfers to club accounts are allowed, but funds cannot be withdrawn. To transfer funds between your eligible accounts, you must provide the account from and to which the transfer is to be made, together with the amount to be transferred. There are no transfer amount restrictions. However, the account from which you are transferring funds must have good available funds to transfer.

After you initiate the transfer instructions, the instructions will be presented to you for your review. You will then have the opportunity to approve or cancel the transfer. After you elect to make the transfer, a confirmation number will appear. The confirmation number will help us to resolve any questions you may have concerning a transfer.

Same day transfers:

A same day transfer of available funds may be made any day at any time using the Same Day Transfer option. However, funds from a same day transfer made after 4:00 p.m. Eastern Time will not be available to cover checks charged that same day to the account receiving the funds.

Future Transfers:

A transfer scheduled for a future date will be processed on the scheduled transfer date, if that date is a day we are open for business. If a future transfer is scheduled for a day we are not open for business, it will be processed on the prior business day. (A business day is defined as Monday through Friday, except for bank holidays.) Future transfers are processed after 4:00 p.m. Eastern Time on the processing date. You may change or cancel a Future Transfer prior to that time.

Recurring Transfers:

You may schedule transfers that do not vary in amount to automatically occur on a regular schedule of your choice. If you request that the first transfer in a recurring transfer occur on the day you send the instructions to us, that transfer will be processed as a same day transfer. (Please see same day transfer rules) Otherwise a recurring transfer will be processed on the date scheduled if that date is a day we are open for business. If a recurring transfer is scheduled for a day we are not open for business it will be processed on the prior day business day. (A business day is defined as Monday through Friday, except for bank holidays.) If a recurring transfer is scheduled to occur on the 29th, 30th, or 31st of every month and that date does not exist in a particular month, we will process the recurring transfer on the last business day in that month. Except as noted above, a recurring transfer may be changed or canceled up to 4:00 p.m. Eastern Time on the scheduled transfer date.

Failed transfers:

If on the processing date of the transfer request, you do not have sufficient funds in the account from which the funds are to be transferred, we will not make the transfer. We will, however, try again on our next processing date and continue to do so until the funds are available for the transfer or you cancel the transfer request. We assume no responsibility to notify you of the shortfall in your account or that the transfer has been rescheduled for the following business day or cancelled.

Statements:

All of the transfers made on Internet Banking will appear on your monthly account statement. The processing date and the transfer amount will be reflected for each transfer.

Fees:

Internet Banking is available at no charge. However, there may be a fee(s) associated with your accounts. Refer to the account disclosures for the fees associated with the accounts you have or call Community Bank Internet Banking support toll free at 1-888-223-8099. We may institute a fee for Internet Banking at any time. All other fees applicable to your accounts remain in effect. Internet Banking fees, if any, are assessed to your checking account on the day of the account statement.

Equipment:

We are not responsible for loss, damage or injury resulting from (i) an interruption in your electrical power or Internet service; (ii) disconnection of your Internet service by your local provider or from deficiencies in your connection quality; or (iii) any default or malfunction of your PC. We are also not responsible for any damage to your PC, software, modem, router, telephone or other property resulting from the use of Internet Banking, including any damage resulting from a virus.

Hours of Operations:

Internet Banking is available seven (7) days a week and twenty-four (24) hours a day except during maintenance periods. Transfers are processed in accordance with the rules for transfers.

Your Rights and Liabilities:

You have certain rights and liabilities concerning losses that occur because your Access ID or Password is used without your permission, or because of errors. These rights and liabilities are outlined in the Electronic Funds Disclosure you received upon opening your checking account. You may contact us directly regarding any of these issues or with questions you may have regarding your account using any of the following methods:

- Call Community Bank Internet Banking support toll free at 1-888-223-8099
- Write us at Community Bank, PO Box 669, Waynesburg, PA 15370
- E-mail us at "bank@communitybank.tv"

Termination:

- You may terminate your use of Internet Banking at any time by:
- Calling Community Bank Internet Banking support toll free at 1-888-223-8099
 - Write us at Community Bank, PO Box 669, Waynesburg, PA 15370
 - E-mail us at "bank@communitybank.tv"

We may terminate your access to Internet Banking at any time, in whole or in part, for any reason without prior notice. Termination will not affect your liability or obligations for transfers we have processed on your behalf.

Internet Bill Payment

Refer to the Terms and Conditions contained within the Bill Pay page.