

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers;
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- in order to comply with government agency or court orders; or
- if you give us written permission.

UNAUTHORIZED TRANSFERS

Consumer Liability. Tell us at once if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code, without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of our card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permissions if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

MasterCard Debit. Additional Limits on Liability for Debit MasterCard. You will not be liable for any unauthorized transactions using your MasterCard debit card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. "Unauthorized use" means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you received no benefit. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by MasterCard. MasterCard is a registered trademark of MasterCard International Incorporated.

Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed above.

ERROR RESOLUTION

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed above, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FRIST statement on which the problem or error appeared.

- 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 question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (5 business days if involving a Visa transaction or 20 business days if the transfer involved a

point-of-sale transaction or a foreign initiated transfer) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa transaction or 20 business days if the transfer involved a new account) 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 our investigation. If we ask to put your complaint or questions in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

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.

What is CCB Online?

CCB Online is a secure and convenient access to your accounts using the Internet anytime of the day, any day of the year. Some of the functions available with *CCB Online* are:

- Access and print information on all accounts including loans.
- Review and print transactions and statements. Confirm deposits, withdrawals and checks cleared.
- Transfer funds between accounts and make loan payments.
- Pay bills online.

What do I need to access CCB Online?

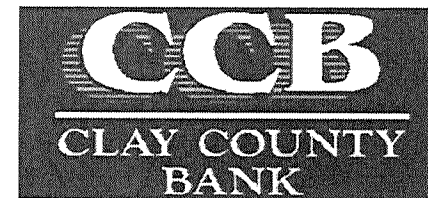
You will need a connection to the Internet, and a Web Browser. You also need accounts with our bank and an assigned User ID and Password.

Do I have to register to use CCB Online?

Yes, a one-time applications is required to sign up for *CCB Online*. Once this form is received by the bank with account information, we will issue a User ID number and a Password. Upon your first visit to *CCB Online* site you will be asked to select a Password of your choice and that Password will be used whenever you access *CCB Online*.



CUSTOMER APPLICATION



150 Main Street
P.O. Box 239
Clay, WV 25043

(304) 587-4221
(304) 587-4231 Fax

www.claycountybank.com

"Let Us Serve You"

CCB ONLINE APPLICATION

I would like to sign up for:

- Internet Banking FREE
- Online Bill Payment FREE

Name _____

Address _____

Phone _____ Birth Date _____

Social Security Number _____

Email Address (Required) _____

You may access personal accounts on which you are the owner or joint owner. These accounts are considered **eligible** for CCB Online. **Ineligible** accounts are those on which you would sign as Trustee, Guardian, Executor and all other fiduciaries; those which require 2 or more signatures; and those business and organization accounts on which you may be an authorized signer.

I would like access to the following accounts:

I certify that the information provided is true and correct. I authorize Clay County Bank to verify any information included in this application and allow access to the accounts listed above.

Signature _____ Date _____

Please return completed application to:

Clay County Bank

150 Main Street
 P.O. Box 239
 Clay, WV 25043-0239

Phone: 304-587-4221
 Fax: 304-587-4231

YOUR RIGHTS AND RESPONSIBILITIES TO

ELECTRONIC FUND TRANSFER AT CLAY COUNTY BANK

150 Main Street P.O. Box 239 Clay, WV 25043 (304) 587-4221

Business Days: Monday through Friday Excluding Federal Holidays

The Electronic Fund Transfers we are capable of handling 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 or savings accounts.

- Preauthorized Withdrawals. You may make arrangements for certain recurring bill from your checking or savings accounts.

Telephone Transfer – You may access your account(s) by telephone at 1-877-OnCal24 or 1-877-662-2524 using a touch tone phone, your account numbers and a Person Identification Number (PIN) to:

- Transfer funds between your accounts
- Make payments from checking to loan accounts with us
- Get checking and savings account(s) information.

ATM Transfers – You may access your account(s) by ATM using your ATM/Debit card and personal identification number, to:

- Make deposits to checking and savings accounts
- Get cash withdrawals from checking or savings accounts, you may withdrawal no more than \$300 per day
- Transfer funds from savings to checking
- Transfer funds from checking to savings accounts
- Get checking and savings account(s) information

Point-Of-Sale Transactions – Using your 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 that a participating merchant will accept.

- You may not exceed more than \$300 in transaction per day.

Computer Transfers – You may access your account(s) by computer at www.claycountybank.com and use your user ID and Password to:

- Transfer funds between accounts
- Make payments from checking to loan accounts with us
- Get checking and savings account(s) information

Electronic Checking/Draft Conversion – You may access your account(s) with check writing capabilities by electronic check or draft conversion. Your authorization to make these types of electronic funds transfers may be expressed in writing or implied through the posting of a sign. You may make payments by electronic check or draft from your checking account(s).

GENERAL LIMITATIONS

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

- Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six with no more than three transfers by check or similar order to third parties. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to

closure by the financial institution.

- Transfers from a Passbook Savings account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per month with no transfers by check or similar order to third parties

FEEES

- We do not charge for direct deposits to any type of account.

- We do not charge, except for the monthly online bill payment service charge, for preauthorized withdrawals from any type of account.

Except as indicated elsewhere, we do not charge for electronic fund transfer.

ATM Operator/Network Fees – When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal Transfer.** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines.

- **Preauthorized Credits.** If you have arranged to have direct deposit made to your account at least once every 60 days from the same person or company, you can call us at (304) 587-4221 to find out whether or not the deposit has been made.

- In Addition,

- You will get a monthly statement for your Passbook Savings accounts unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.

- If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

PREAUTHORIZED PAYMENTS

Right to Stop Payment and Procedure for Doing So. If you have told us in advance to make regular payment out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request three 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 \$25.00 for each stop payment order you give.

Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment will differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

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

- If through no fault of ours, you do not have enough money in your account to make the transfer.

- If the transfer would go over the credit limit on your overdraft line.

- 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 precaution we have taken.

- **There may be other exceptions stated in our agreement with you.**