



ONLINE BANKING ENROLLMENT FORM

To apply for McIntosh Commercial Bank Online Banking, **PLEASE PRINT THIS APPLICATION FIRST** from your computer, then complete, sign and mail to the following address or drop by your local branch.

McIntosh Commercial Bank
C/O Client Care
P O Box 1484
Carrollton, GA 30112

If you need assistance with the application, please contact one of our customer service representatives at 770-834-6800 or you can e-mail us at clientcare@mcintoshcommercialbank.com.

CUSTOMER INFORMATION:

Customer Name or Business Name: _____

Address: _____

City, State, Zip: _____

Home Phone: _____ Work Phone: _____

SSN / TIN: _____ E-Mail Address: _____

Primary Contact: _____

REQUESTED SERVICES:

_____ Online Banking Only. (**PERSONAL ACCOUNTS OR BUSINESS ACCOUNTS**) (No Charge) Includes Balance Inquiry, History Inquiry, Transfers, Check Images. Business accounts limited to one user.

_____ Online Banking with Bill Payment. (**PERSONAL ACCOUNTS ONLY**)

_____ Cash Management (**BUSINESS ACCOUNTS ONLY**). (\$25.00 per month). Includes Balance Inquiry, History Inquiry, Check Images, Transfers, Bill Payment, EFTPS Tax Payments, Wire Transfers, Currency Orders, Re-Order Checks, Stop Payment Requests, Savings Bond Orders.

_____ Cash Management with ACH (**BUSINESS ACCOUNTS ONLY**). (\$50.00 per month). Includes all features of the Basic Cash Management Product in addition to Payroll, ACH Collections, ACH Payments and ACH Receipts.

ACCOUNT INFORMATION:

Please identify the accounts you would like access to via Online Banking. You must have signature authority as stated on the bank's signature card in order for access to be granted. The first account number you list will be the primary account which will be debited for all fees associated with your Online Banking Service.

ACCOUNT NUMBER	TYPE*	ACCOUNT RIGHTS**
(1) _____ (Primary)	_____	_____
(2) _____	_____	_____
(3) _____	_____	_____
(4) _____	_____	_____
(5) _____	_____	_____
(6) _____	_____	_____
(7) _____	_____	_____

*TYPES ARE: **CH**=Checking **MMA**=Money Market **SAV**=Savings **LOC**=Line of Credit **LN**=Loan
 ACCOUNT RIGHTS ARE: **F=Full Rights **D**=Deposit Only **V**=View Only (NO Transfer Allowed)

USER INFORMATION: (REQUIRED FOR ALL USERS)

<u>USER NAME</u> (FULL NAME OF USER)	<u>LOGIN ID</u> (SELECT A LOGIN ID YOU CAN REMEMBER..DO NOT USE INFO EASILY ACCESSIBLE SUCH AS SSN OR DOB)	<u>ACCOUNT # (S)</u> (LIST ACCOUNT NUMBER THIS USER HAS RIGHTS TO...YOU MAY WRITE "ALL" IF THEY HAVE RIGHTS TO ALL ACCIS)	<u>VIEW ONLY</u> (CHECK IF USER ONLY HAS VIEW ONLY RIGHTS TO ACCOUNT LISTED)	<u>DEPOSIT ONLY</u> (CHECK IF USER ONLY HAS DEPOSIT ONLY RIGHTS TO ACCOUNT LISTED)	<u>FULL RIGHTS</u> (CHECK IF USER HAS FULL RIGHTS TO ALL ACCOUNTS)

REQUIRED FOR CASH MANAGEMENT USERS:

THE FOLLOWING LOGIN ID's HAVE SUPERVISOR RIGHTS (THIS MEANS THAT THIS USER WILL HAVE ACCESS TO ALL ACCOUNT INFORMATION AND BE ABLE TO ASSIGN RIGHTS TO OTHER USERS ON THE ACCOUNT. I ACKNOWLEDGE AND APPROVE THE PERSONS LISTED BELOW TO HAVE SUPERVISOR RIGHTS ON ALL ACCOUNTS LISTED. THE COMPANY TAKES ANY AND ALL RESPONSIBILITY FOR INSURING SECURITY OF ITS OWN ACCOUNTS VIA THE INTERNET. ON BEHALF OF THE COMPANY, I HEREBY AGREE THAT THE SUPERVISOR'S FIRST USE OF THE SERVICE WILL SIGNIFY THE COMPANY'S ACCEPTANCE OF THE McINTOSH COMMERCIAL BANK'S INTERNET BANKING AGREEMENT AND DISCLOSURE THAT ACCOMPANIES THIS APPLICATION.

PLEASE ASSIGN THE FOLLOWING PERSON(S) SUPERVISOR RIGHTS:

USER NAME (FULL NAME)	LOGON ID

PLEASE IDENTIFY THE SERVICES YOU WOULD LIKE ACCESS TO:

- | | | |
|---|--|---|
| <input type="checkbox"/> BILL PAYMENT | <input type="checkbox"/> PAYROLL | (We must have an ACH Agreement on file before we can process these Transactions. One will be mailed to you before the Account is opened) |
| <input type="checkbox"/> EFTPS TAX PAYMENTS | <input type="checkbox"/> ACH COLLECTIONS | |
| <input type="checkbox"/> WIRE TRANSFER REQUESTS | <input type="checkbox"/> ACH PAYMENTS | |
| <input type="checkbox"/> CURRENCY ORDERS | <input type="checkbox"/> ACH RECEIPTS | |
| <input type="checkbox"/> RE-ORDER CHECKS | (INCLUDED IN \$50.00 CASH MANAGEMENT WITH ACH) | |
| (INCLUDED IN \$25.00 CASH MANAGEMENT) | | |

****BALANCE INQUIRY, HISTORY INQUIRY, TRANSFERS AND CHECK IMAGES INCLUDED IN ALL PLANS****
****IF YOU CHOOSE ACCESS TO WIRE TRANSFER REQUESTS OR ANY ACH FUNCTION, WE MUST HAVE ADDITIONAL AGREEMENTS ON FILE BEFORE YOUR ACCOUNT IS SET UP. WOULD YOU LIKE TO HAVE THE ADDITIONAL AGREEMENTS MAILED, E-MAILED OR PREFER TO COME IN TO OUR OFFICE TO SIGN?**

- PLEASE MAIL AGREEMENTS I WILL COME IN E-MAIL TO ME

INTERNET BANKING AGREEMENT AND DISCLOSURE

This Internet Banking Agreement and Disclosure (“the Agreement”) explains the terms and conditions governing basic Internet Banking services and Bill Pay services offered by McIntosh Commercial Bank. By using any of the Internet Banking services, you agree to abide by the terms and conditions of this Agreement. The terms “we”, “us”, “our”, “McIntosh Commercial Bank”, and “Bank” refer to McIntosh Commercial Bank. “You” refers to each person who enrolls for Internet Banking Services and has a Personal Pin. The term “business days” means Monday through Friday, excluding Saturday, Sunday and Federal Banking Holidays.

Your Internet Banking services and each of your accounts are also governed by the applicable Disclosures, Rates, and Fee Schedules; collectively referred to as the “Bank Documents”; provided by the financial institution in your new account packet as each may be modified from time to time. You are responsible for paying any fees associated with Internet Banking and Bill Pay as outlined in the “Bank Documents” as well as any additional fees that may be assessed by your Internet Service Provider.

Your initial use of Internet Banking services constitutes your acceptance and agreement to be bound by all of the terms and conditions of the Agreement and by the “Bank Documents”, and acknowledges your receipt and understanding of this agreement.

The Internet Banking Customer (“Customer”) hereby requests that McIntosh Commercial Bank permit Customer's access to the listed accounts, which Customer owns and maintains with Bank, via Bank's Internet Banking Web Site, www.mcintoshcommercialbank.com (“Web Site”). Customer acknowledges and agrees that Bank, in granting Customer's request, shall issue to Customer an Initial Personal Identification Number (“Initial PIN”) to facilitate Customer 's exclusive access to the Web Site as requested herein and said Initial PIN shall be kept absolutely confidential by Customer to ensure the Web Site access security to Customer's accounts. Further, Customer herewith agrees to change the Initial PIN to a PIN of Customer's sole selection and choosing upon Customer's initial access to the Web Site, with such initial access by Customer to occur within 72 hours of Customer's receipt of the Initial PIN. Customer agrees to maintain the highest level of security with regard to the Initial PIN and all subsequent Web Site access PINs and understands that such security is Customer's sole responsibility. Neither Bank nor any of its representatives shall ever ask for Customer's PIN. If two people hold a joint checking account, they may choose to each have a Login ID or to share the same Login ID. If each two people choose a separate Login ID, each Login ID is subject to separate Internet Banking Service fees as applicable and both will be held responsible for all transactions performed on the joint account by either account holder with the Internet Banking and Bill Payment Products.

Bank assumes no responsibility, and Customer agrees that no such responsibility shall attach to Bank, to discover, audit, or report to Customer any possible breach in security or use of Customer's Initial PIN or any subsequent PIN established by Customer. Customer agrees, and herewith does so agree, that Customer shall promptly notify Bank of any security compromise, or potential security compromise, of Customer's Initial PIN or any subsequent PIN established by Customer.

Customer agrees, and herewith does so agree, that Customer shall be and is solely responsible for liability, loss, or damage, if any, resulting from Bank's actions, directly or indirectly, in accordance with requests and instructions received by Bank via the Web Site when access to Customer's account is gained via said Web Site by use, authorized or otherwise, of Customer's Initial PIN or any subsequent PIN established by Customer and Customer does further indemnify and forever hold harmless Bank from any and all such liability, loss or damage.

Upon Bank's granting of Customer's request herein made, Customer authorizes, and herewith does so authorize, Bank to honor and act upon all requests and instructions which Bank receives via the Web Site with regard to Customer's account(s) designated herein. Customer agrees, and herewith does so agree, to release Bank from responsibility or liability for any inaccuracy, interruption, delay or failure in transmission, and to indemnify and hold Bank harmless against claims based thereon, when same are occasioned by any circumstance beyond Bank's reasonable control, including but not limited to circumstances associated with the following: Web Site availability, wire service availability, weather, power failure, communication line failures, and errors or the lack of responsiveness of other organizations or entities.

Bank agrees, and herewith does so agree, to use its best efforts to act upon all instructions received via the Web Site with regard to Customer's account(s) on the banking day of receipt, when such instructions are received prior to deadlines set by Bank, and to use any means and routes that Bank, in its sole discretion, may consider suitable for the transmission of funds transfer requests. Customer assumes full and sole responsibility for all requests and instructions made via the Web Site with regard to Customer's account(s). The individual terms and conditions of Customer's account(s) shall continue to apply in all respects.

Customer shall have no right to reverse, adjust or revoke an instruction after it is received by Bank, except by mutual agreement between Customer and Bank. If Customer's specified account does not contain sufficient funds to accomplish a transfer, Bank may not process the transfer.

Online bill payment is provided to you for your convenience, at your request. The actual payment of such bills is handled by an independent third party, CheckFree, and the Bank cannot and will not guarantee or be held responsible for the completion and accuracy of such transactions.

The Bank cannot and does not guarantee that downloads from this site will not contain a virus or other destructive device. Additionally, you provide, request, and receive information from this site with the knowledge that such information can be intercepted and/or viewed by unknown third parties.

Please review our Security Statement and our Privacy Statement on our website for more detailed information on the security and privacy of this site. Please contact us at 770-834-6800 with any questions you may have regarding the above information and disclaimers.

Features and services are subject to change without notice. McIntosh Commercial Bank reserves the right to modify or terminate this agreement at any time.

SIGNATURES:

By signing below, I acknowledge that I have read and agree to the conditions of this Agreement and Disclosure. I also authorize McIntosh Commercial Bank to issue a temporary password on my behalf which I will be forced to change to a password of my choice the first time I log in to Online Banking. I understand my temporary password will be mailed to the address on the application, and hold the Bank harmless in the event of unauthorized use of this password.

_____	_____
(Authorized Signer)	(Date)
_____	_____
(Authorized Signer)	(Date)
_____	_____
(Authorized Signer)	(Date)
_____	_____
(Authorized Signer)	(Date)
_____	_____
(Authorized Signer)	(Date)
_____	_____
(Authorized Signer)	(Date)

BANK USE ONLY:	
DATE ENTERED _____	EMPLOYEE _____
DATE PIN MAILED _____	SIGNATURE CARD VERIFIED? _____
IF CASH MANAGEMENT ACCOUNT, WERE ALL AGREEMENTS OBTAINED? _____	