



ONLINE BANKING TERMS & CONDITIONS

This agreement contains the terms and conditions that apply when you use First Chatham Bank's Online Banking. These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. By your initial access to First Chatham Bank's Online Banking service you agree to the terms and conditions of this Agreement.

"Bank", "First Chatham Bank", "we", "us", or "our" refers to First Chatham Bank, and "you" and "your" refers to each depositor, borrower, authorized signer, or authorized user for an account with First Chatham Bank.

You agree to receive any legal notices and regulatory communications associated with your account or with Online Banking, including error resolution notice pertaining to electronic transfer, changes in the terms of your account and privacy notices in electronic form. We may deliver future notices electronically by posting the notice or a link to the notice on our website or by sending the notice to the email address that you have provided to us. We may continue to mail information to you, including information that you have authorized us to provide to you electronically.

To request a paper copy of any disclosure related to personal accounts that you agree to receive electronically, please contact the Bank at 912-629-2900.

By accepting the electronic version of this Agreement, you agree that First Chatham Bank may make agreements with you concerning the service through electronic means. You provide your authorization and informed consent to the electronic Alert Notice and the delivery of Electronic Records selected for your designated accounts as described in this agreement. All agreements entered into by electronic means will be deemed valid, authentic, and shall have the same legal effect as agreements entered into on paper.

Some of the transactions permitted under this Agreement are governed by the Electronic Fund Transfer Act and some terms and conditions included in the Agreement are required by this Act.

SECURITY

First Chatham Bank's Online Banking transmits data using SSL (Secure Socket Layer) technology that supports 128-bit key encryption. If your browser does not support 128-bit encryption, you will not be able to access Online Banking. The server that you access for First Chatham Bank's Online Banking does not connect directly to the Internet. It is buffered from the Internet through the use of firewalls and a service provider interface. All access from outside the Bank must go through these firewalls, which screens the requests and allows only valid http traffic to reach the server.

HARDWARE AND SOFTWARE REQUIREMENTS

To be able to use First Chatham Bank's Online Banking, you must provide your own personal computer with Internet access. First Chatham Bank's Online Banking can be accessed through one of the following recommended browsers:

For Windows 98, NT, 2000, ME, XP, Vista or Win 7: Microsoft Internet Explorer 7.0 or higher, Firefox 3 or higher, or Chrome 3.0 or higher.

(See Security above for encryption requirements.)

For Macintosh using OS 10.x: Safari 3.0 or higher, Firefox 3 or higher, or Chrome 3.0 or higher.

(See Security above for encryption requirements.)

You are and will remain solely responsible for the purchase, hook-up, installation, loading, operation, and maintenance of your own personal computer and for all related costs. You are solely responsible for scanning the Hardware and the Software for computer viruses and other related problems on an ongoing basis.

HYPERLINKS

Links to other web sites from this web site and the Online Banking product are occasionally provided only as a convenience to you, our customer. We are not responsible for the content or accuracy of third-party web sites. They may collect data and personal information about you, and you should review the privacy statement of a web site before you provide any personal or confidential information.

To help us monitor the use of our web site and the Online Banking product, our Internet Service Provider does collect general information about visitors to our web site and Online Banking. This information includes the date and time a visitor accessed our system, the Internet address from which our web site was accessed, the name and version of the accessing web browser and the name of the domain from which the visitor accessed the Internet. This general information does not include any nonpublic personal information. The general information that is collected is used for statistical purposes and is tied only to your Internet Protocol (IP) address. An IP address is automatically assigned to your computer whenever you're surfing the Internet.

THE ACCOUNTS

You agree to use Online Banking solely for the services described in this Agreement. You may designate multiple accounts in conjunction with your Online Banking access; however, no accounts that require 2 or more signatures for withdrawal may have transfer privileges through Online Banking. You may add any account for which you, or all of you if more than one, are depositor, borrower, or authorized user by notifying the Bank or by visiting any Bank branch office. If you close or delete all accounts designated for Online Banking, you will no longer be able to use the First Chatham Bank's Online Banking service.

ID AND PIN; CONFIDENTIALITY OF PIN

All Online Banking transactions or inquiries must be initiated by use of your Online Banking User ID (ID) and personal identification number (PIN). All first time users of First Chatham Bank's Online Banking will be required to register by completing the First Time User Information form. If you are already a Telebanc user, your initial PIN will be the same PIN that you use to access Telebanc. If you have never used Telebanc or Online Banking, your initial PIN will be the last 4 digits of your Social Security Number. The first time you sign onto Online Banking, you will be required to assign a unique User ID that must be 6 to 20 characters in length. This User ID can be changed any time you like through the Online Banking User Options. You will also be required to supply a new PIN, which must be 6 to 8 characters in length, and which must contain 1 letter and 1 number. You can change this PIN as often as you like through the Online Banking User Options. It is recommended that you do not use your social security number, birthdays, names, or other codes that may be easy for others to determine as your PIN. No Bank employee will ever ask for your PIN, nor should you provide it to anyone unless you intend to

allow that person access to your accounts. YOU AGREE TO KEEP YOUR PIN CONFIDENTIAL. USE OF THE PIN BY YOU OR BY ANY OTHER PERSON WITH YOUR AUTHORIZATION WILL BE CONSIDERED THE SAME AS YOUR WRITTEN SIGNATURE AUTHORIZING US TO COMPLETE ANY TRANSACTION OR REQUEST COMMUNICATED THROUGH FIRST CHATHAM BANK'S ONLINE BANKING.

If you authorize another person to use your PIN, that person can use Online Banking to view any information or initiate any transaction on any of the accounts to the same extent as you, including viewing information or initiating transactions on accounts to which that person does not otherwise have access. As such, your sharing of your PIN is strongly discouraged by the Bank, and is done at your own risk.

If a third party should gain access to your PIN, you alone are responsible for changing the PIN so as to deny the third party's access to your banking information. Given the electronic nature of these transactions, the Bank shall have no liability to you in the event a third party should gain access to your PIN through no fault of the Bank.

You should always exit Online Banking after you finish viewing your accounts. Never leave your computer unattended while accessing Online Banking. If you do, a third party may be able to access your accounts from your terminal, without ever needing to use your PIN.

BUSINESS DAYS

Business days for First Chatham Bank and for Online Banking are Monday through Friday, excluding holidays. You may access your accounts through Online Banking 24 hours a day, seven days a week. The Bank may perform regular maintenance on our systems or equipment, which may result in interrupted service. We will attempt to provide notification in advance of interrupted service.

ONLINE SERVICES

You may use Online Banking to perform any of the following services:

- View account information
- View current transactions
- View range of transactions between dates
- Transfer funds from one account to another
- Enter and/or view stop payments
- Enter a Change of Address

You may perform management functions for your Online Banking service, including changing your PIN, User ID, Session timeout, etc.

TRANSFERS TO AND FROM ACCOUNTS

Online Banking transfers between accounts are considered 'electronic funds transfers' as defined in Regulation E. Some accounts have transfer limitations, as described in the account disclosure provided to you at the time the account was opened. Any limitations that apply to your account(s) regarding deposits, transfers and withdrawals also apply through Online Banking. You may use Online Banking to initiate electronic fund transfers from deposit accounts (checking or savings) to other deposit accounts or loan accounts. You may also transfer from a Line of Credit to a deposit account. Transfers may not be made from loan accounts or time accounts (certificates of deposit).

- **Limitations** - Your ability to initiate bank transfers between accounts may be limited by federal law or by the terms of your agreement with us as described on each account's disclosure statement you received when that account was opened. You may obtain a new disclosure statement by contacting the Bank.
- Bank transfers from deposit accounts that are savings or money market deposit accounts are limited as required by federal regulation to no more than 6 preauthorized transfers in any specified period. The specified period for savings and money market passbook accounts is the calendar month. The specified period for the money market statement account is the statement cycle. Online Banking transfers are considered preauthorized transfers and must comply with the federally regulated limitation. Your account must have sufficient funds in order for transfers to be completed. You cannot post-date a transfer.
- **Time of bank transfers, posting** - If you initiate a bank transfer of available funds on or before 5:30 p.m. Eastern Time on a business day, the bank transfer will be posted on the same business day. If you initiate a bank transfer later than 5:30 p.m. Eastern Time on a business day, the bank transfer will be posted on the next business day.

INACTIVITY

If you do not log on or have outstanding scheduled bill payments or transfers through Online Banking or Online Bill Pay for 90 days or more, we may cancel your service without further notice.

ACCOUNT INFORMATION

You may use Online Banking to receive, download, and store or print information regarding an account that is routinely set forth in the statement for the Account, debits and credits made to the account, amounts and item numbers for items drawn on the account (if applicable), and the daily account balance (including interest credited to a Deposit Account and finance charges accrued on a Credit Account). Because the information made available to you is 'posted data', it may not include transactions that have not yet been posted to your account for that business day. You will still receive your usual periodic statement of account

ELECTRONIC MAIL

Electronic Mail to the Bank may be delayed; therefore, **if you need to contact us immediately to report an unauthorized use of your PIN, to report unauthorized access to an account, or for any other reason, you should call us at 912-629-2900.** E-mail may not be used to make bank transfers between accounts. Please be aware that email is inherently insecure. Please do not include any information that you do not wish to be shared with others. E-mail transmitted by you to us may not be delivered to us immediately. We will not be responsible for acting on or responding to any e-mail request until we actually receive your e-mail message and have a reasonable opportunity to act. You should check your e-mail regularly; we will attempt to notify you by e-mail in the event of any technical difficulties or other occurrence that may affect your use of Online Banking.

ELECTRONIC BILL PAY

The Electronic Bill Payment feature of Online Banking allows you to make payments from your designated checking account. Payments may not be made to entities outside the United States. You may not designate accounts that require two signatures. Checks, drafts, ACH debits, or other items initiated

through Online Banking which are drawn against insufficient or unavailable funds in your account may be subject to a penalty as set forth in the Bank's current schedule of fees. The Bank reserves the right to not pay any check, draft, ACH debit or other item that is drawn against insufficient or unavailable funds. Furthermore, the Bank's internet check processor may also charge an additional \$25.00 non-sufficient funds fee, for items which were paid on your behalf.

To ensure payments are received by the payee on or before the date due, your payment authorization must be received by the Bank or its agents a minimum of five (5) business days in advance of the due date. If you fail to authorize your payment five (5) business days in advance and the payment is subject to additional fees as a result, the Bank will not be responsible.

When entering your payment directive, you select the payee from a list previously entered by you or you type the payee information yourself. It is your responsibility to select the correct payee or type the correct payee name, address and account number. The Bank will not be responsible if you should select the incorrect payee, provide an incorrect address or account number or if you incorrectly type payee information.

ADDITIONAL SERVICE

We may, from time to time, make additional services available through Online Banking. We will notify you of the availability and terms of these new services. By using these additional services when they become available, you agree to be bound by this Agreement and any additional instructions, procedures and terms provided to you with respect to each of these new services.

FEES AND CHARGES

In consideration of our making Online Banking services available to you, you agree to pay, and you authorize us to automatically debit to the applicable account for the following fees:

Access to Online Banking is furnished at no charge to the customer. This includes viewing your accounts, current transactions, viewing a range of transactions between dates, transferring funds from one account to another and viewing previous statements.

For customers entering stop payments, a one-time fee as indicated in our current schedule of fees will be automatically assessed from the account the stop payment order is being placed on. This fee will be assessed on the same business date that the transaction is processed.

Stop payments are in effect for six months from the date entered. Stop payment fees may change from time to time and notification of these fee changes will be provided through the First Chatham Bank Schedule of Fees provided to each customer 30 days in advance of fee changes.

You will be solely responsible for all fees imposed by any government or governmental agency in connection with any transfer made pursuant to this Agreement and for all telephone charges, Internet access service charges, software charges, and other costs for online sessions initiated by you. There may be other costs and charges associated with your accounts, such as overdraft charges. Please refer to the Schedule of Fees for details.

ERRORS AND ADJUSTMENTS

The Bank agrees to correct any error made in crediting or debiting any account by making the appropriate adjustment to your account balance. You agree to repay promptly any amount credited to your account in

error, and you authorize us to initiate a debit transfer to any account to obtain payment of any erroneous credit.

If you become aware of any errors on your accounts, notify the bank immediately by calling 912-629-2900 or writing to First Chatham Bank at P.O. Box 11167, Savannah, GA 31412. You may also visit one of our convenient branch locations. Your bank deposit account statement contains information on the specific timelines in which electronic transfer errors must be reported. We must hear from you no later than 60 days after we have sent the first paper or online statement on which the error appeared.

BANK'S LIABILITY FOR FAILURE TO MAKE OR STOP CERTAIN ELECTRONIC FUND TRANSFERS

If we do not complete an electronic fund transfer to or from an account in a reasonable amount of time or in the correct amount according to our agreement with you, we will only be liable for your direct losses or actual damages, except in the following instances:

- If, through no fault of ours, you do not have enough money in the account (or any linked account) to make the electronic fund transfer or the electronic fund transfer would go over the credit limit on the account.
- If you have not completely and properly followed the terms of this Agreement or instructions provided regarding how to make an electronic fund transfer or the data or instruction transmitted via Online Banking are inaccurate or incomplete.
- If any part of the Online Banking system was not working properly and you knew about the breakdown when you started your electronic fund transfer.
- If circumstances beyond our control prevent or delay the electronic fund transfer, despite reasonable precautions that we have taken.
- If your funds are subject to legal proceeding or if any other claim restricts the transaction.
- If your PIN has been reported lost or stolen or if we have any other reason to believe that an electronic fund transfer may be erroneous or unauthorized.
- If you, any joint holder, or an authorized cosigner on a Deposit Account has requested that we stop payment of the electronic fund transfer.
- If you have exceeded the limitations on the number of withdrawals or transfers allowed during the statement period for the type of Deposit Account you have with us (e.g., certain types of savings accounts, including money market deposit accounts).
- If the Deposit Account has been closed.

LIMITS ON BANK'S LIABILITY

Our liability for electronic fund transfers made to or from accounts is also governed by Sections 12 and 14. If any provision herein is inconsistent with any provision of Section 12 or Section 14 or any provision of applicable law that cannot be varied or waived by agreement, the provisions of those Sections or applicable law shall control. To the fullest extent permitted by applicable law, you agree that we will have no liability whatsoever for any loss, damage, or claim arising out of any delay or failure in the performance of any First Chatham Bank Online Banking service in accordance with the terms of this Agreement, including but not limited to, that resulting from our negligence. Our duties and responsibilities to you are strictly limited to those described in this Agreement, except with respect to any provisions of the law applying to electronic fund transfers that cannot be varied or waived by agreement. In no event will the Bank be liable for any consequential, special, or punitive damages or for any indirect loss that you may incur or suffer in connection with the service (even if the Bank has been informed of the possibility of such damages), including, without limitation, attorneys fees. The Service Provider is an independent contractor and not the Bank's agent. The Bank's sole duty shall be to exercise reasonable

care in the initial selection of the Service Provider. YOU ACKNOWLEDGE THAT NO EXPRESS OR IMPLIED WARRANTY, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY OR FITNESS OR A PARTICULAR PURPOSE, IS MADE BY THE BANK WITH RESPECT TO ANY FIRST CHATHAM BANK ONLINE BANKING SERVICE OR THE SOFTWARE, AND THE BANK HEREBY DISCLAIMS ALL SUCH WARRANTIES. The only warranties are those provided by the licensor of the Software and set forth on the Software package. To the fullest extent permitted by applicable law, and without limiting the generality of the foregoing, the Bank shall not be liable at any time to you or any other person for any loss, charge, fee, penalty, expense or other damage resulting from any failure or delay of the performance of the bank's responsibilities under this Agreement which is caused or occasioned by any act or thing beyond the Bank's reasonable control, including, without limitation, legal restraint, interruption of transmission or communication facilities, equipment failure, electrical or computer failure, war, emergency conditions, acts of God, fire, storm, or other catastrophe, or inability to obtain or delay in obtaining wire services or Internet access, or refusal or delay by the Service Provider or another bank or financial institution to execute any bank transfer or stop payment. In addition, the Bank shall be excused from any failure or delay in executing a bank transfer or stop payment, if such execution would result in the violation of any applicable state or federal law, rule, regulation or guideline. To the fullest extent permitted by applicable law, you agree that the Bank shall not have any liability whatsoever for any loss caused by the act, error, or omission of you or any other person, including, without limitation, the Service provider, any Internet access service provider, any federal reserve bank or transmission or communications facility or any intermediary or receiving financial institution, and no such person shall be deemed the Bank's agent.

YOUR LIABILITY FOR UNAUTHORIZED OR ERRONEOUS TRANSFERS

You have the obligation to immediately notify the Bank if your PIN has been lost or stolen, or if someone has transferred funds from your account through Online Banking without your permission (or is contemplating to do so). We may require that the notice be in writing. You could lose all the money in your Deposit Account, some or all of the money in any linked account, or up to your maximum overdraft line of credit if you have a check overdraft protection line of credit, if you fail or refuse to immediately advise the Bank of the unauthorized use of your PIN. Refer to your bank statement for the time limitations for reporting unauthorized electronic transfers. If you become aware of any errors on your accounts, notify the bank immediately by calling 912-629-2900 or writing to First Chatham Bank at P.O. Box 11167, Savannah, GA 31412. You may also visit one of our convenient branch locations. Your bank deposit account statement contains information on the specific timelines in which electronic transfer errors must be reported. We must hear from you no later than 60 days after we have sent the first paper or online statement on which the error appeared.

If you believe your PIN has been lost or stolen or that someone has transferred or may transfer money from an account without your permission contact the Bank immediately by calling 912-629-2900.

**Or write:
First Chatham Bank
Attn: Online Banking Dept.
P.O. Box 11167
Savannah, GA 31412**

REJECTION OF TRANSFERS OR STOP PAYMENTS; OVERDRAFTS

You acknowledge that the Bank may from time to time, in its sole discretion, reject any bank transfer or stop payment request or return any bank transfer or stop payment

- If there are insufficient or unavailable funds in the Deposit Account or the Deposit Account has been closed or is frozen;
- If the payment order does not conform to the terms of this Agreement;
- If the information provided is insufficient to complete the request; or
- If the payment order appears to be a duplicate, but neither the Bank nor the Service Provider is under any obligation to recognize that a payment is a duplicate and you should not rely on the Bank or the Service Provider to do so.

If a payment order is rejected or a bank transfer or stop payment is returned, the Bank will notify you and you will have the sole obligation to remake the payment order in accordance with the terms of this Agreement and the Software. The Bank may from time to time, in its sole discretion and without any obligation to do so, execute any payment order or make any bank transfer or stop payment even though an overdraft to the account results. To the extent permitted by applicable law, you agree that the Bank will not have any liability whatsoever for refusing to accept or rejecting or returning any bank transfer or stop payment. If an overdraft occurs in a Deposit Account, you agree to cause sufficient available funds to pay the amount of the overdraft to be deposited into or credited to the Deposit Account before the end of that business day. Any overdraft existing at the close of a business day is immediately due and payable without notice or demand.

DISCLOSURE OF DEPOSIT ACCOUNT INFORMATION TO THIRD PARTIES

You agree that we may from time to time disclose to third parties, information about your accounts or the transactions that you make through Online Banking:

- Where it is necessary for completing bank transfers or stop payment or providing any other service in connection with Online Banking; or
- In order to verify the existence and condition of your Deposit Account for a third party, such as a credit bureau; or
- In order to comply with government agency or court orders; or
- If you give us your written permission.

AMENDMENT

The Bank reserves the right to amend this agreement from time to time as necessary to include, but not limited to, change in fees, liability, services, etc. Amendments to this agreement will be delivered to you and posted in our offices at least 30 days prior to effect, unless it is necessary to make immediate changes for security purposes, to comply with law, changes made by our service provider or as otherwise expressly provided in this Agreement.

TERMINATION

You agree that we may cancel or restrict your use of Online Banking or any First Chatham Bank Online Banking service at any time upon such notice (including e-mail) as is reasonable under the circumstances. You may cancel Online Banking by contacting First Chatham Bank in writing at P.O. Box 11167, Savannah, GA 31412, by fax at 912-754-2039.

OTHER AGREEMENTS; SEVERABILITY; GOVERNING LAW

In the event of any conflicts between this Agreement and the content of the software or any related materials regarding the Bank's obligations to you, the terms of this Agreement will control. If any provision of this Agreement is unlawful or unenforceable, each such provision or writing will be without force and effect without thereby affecting any other provision hereof. This Agreement will be governed by the substantive laws of the United States, applicable federal regulations, and to the extent not inconsistent therewith, the laws of the State of Georgia, without regard to such States' rules regarding conflicts of laws.

ASSIGNMENT

You may not assign all or any part of your rights or obligations under this Agreement without our prior express consent, which may be withheld in our sole discretion. We may assign or delegate all or any part of our rights or obligations under this Agreement, including without limitation, the performance of the services described herein. This Agreement will be binding on and inure to the benefit of the successors and/or assigns of any party.

NO THIRD PARTY BENEFICIARIES

This Agreement is for the benefit of you and the Bank and is not intended to grant, and shall not be construed as granting any rights to or otherwise benefiting any other person, except as expressly otherwise provided in this Agreement.

CHOICE OF FORUM

In the event any litigation is instituted to enforce or interpret the terms of this Agreement, you agree that the exclusive forum therefore shall be the Circuit Court for Chatham County, Georgia. In the event that the Bank is the prevailing party, the Bank shall be entitled to reimbursement for all reasonable attorney fees and costs incurred including, but not limited to, those incurred incident to any appeal.

Date of Revision: May 2012