



ELECTRONIC FUNDS TRANSFER DISCLOSURE FOR JBT ONLINE BANKING AND JBT ONLINE BILL PAY SERVICES

The following is IMPORTANT INFORMATION for our customers who have electronic fund transfers. The purpose of the Disclosure Statement is to inform you of certain rights you have under the Electronic Funds Transfer Act. Please read this carefully and keep it with your account records:

The Electronic Fund Transfer Act and regulations adopted thereunder provide that we disclose pertinent information to you about electronic fund transfers to and from your account. Electronic fund transfers include, but are not limited to, automated teller machine transfers, point of sale transfers, direct deposits or withdrawals of funds, transfers initiated by telephone or Internet, and electronic bill pay. It includes all transfers resulting from debit card transactions, including those that do not involve an electronic terminal at the time of the transaction. Some of these may not be available as part of the Bank's electronic fund transfer program.

I. ONLINE BANKING AND ELECTRONIC BILL PAYMENT

A. ACCESSING YOUR ACCOUNT -- JBT ONLINE BANKING AND ONLINE BILL PAY SERVICES

You can use **JBT ONLINE BANKING SERVICE** to:

1. Check the balance of your JBT account(s),
2. View account histories,
3. Transfer funds between your JBT account(s),
4. Enroll for eStatements.
5. Order checks,
6. Make stop payment requests,
7. Change your address, or
8. Make payments to your JBT loan account(s)
9. You can use **JBT ONLINE BILL PAY SERVICE** to pay bills from your JBT account(s).

B. RECEIPT FOR TRANSACTION

You will receive an on-line confirmation at the time you make a transfer between your accounts using **JBT ONLINE BANKING AND ONLINE BILL PAY SERVICES**.

C. BUSINESS DAY

The day for all **JBT ONLINE BANKING SERVICE** transfers starts at 3:00 p.m. each business day and ends at 3:00 p.m. the next business day. The day for all **JBT ONLINE BILL PAY SERVICE** transfers starts at 3:00 p.m. each business day and ends at 3:00 p.m. the next business day. Weekends, including three-day holidays are considered "one business day".

D. HOW TO CANCEL AN ONLINE BANKING TRANSFER OR ONLINE BILL PAYMENT

To cancel a transfer or bill payment that you have scheduled through **JBT ONLINE BANKING OR ONLINE BILL PAY SERVICES** you must cancel the payment on-line via **JBT ONLINE BANKING OR ONLINE BILL PAY SERVICES** following the instructions on the screen. **JBT ONLINE BANKING** transfers must be cancelled before 3:00 p.m. on the date that the transfer is scheduled to occur. **JBT ONLINE BILL PAYMENTS** must be cancelled before 2:59 p.m. on the date the payment status changes to "In Process", which generally starts at the Cutoff Time on the fourth (4th) business day prior to the "Scheduled Payment Date". There is no charge to cancel or edit a Pending Payment.

E. RIGHT TO STOP PAYMENT

Stopping the payment of a check is different from the cancellation of a transfer or bill payment. Once the transfer or bill payment is "In Process" status, "Completed" status, or has been debited from your account you cannot cancel or stop a transfer or bill payment.

F. CHARGES

You may be charged a monthly fee according to a separate fee schedule published by Jonestown Bank & Trust Co. for use of **JBT ONLINE BANKING OR JBT ONLINE BILL PAY SERVICES**. This fee will be charged regardless of whether **JBT ONLINE BANKING OR ONLINE BILL PAY SERVICES** were used during the billing cycle.

II. ADDITIONAL DISCLOSURES WHICH APPLY TO JBT ONLINE BANKING AND ONLINE BILL PAY SERVICES

A. DOCUMENTATION OF TRANSFER

1. PERIODIC STATEMENTS

You will get a monthly account statement (unless there are no transfers in a particular month. In any case you will get a statement at least quarterly) showing the status of your account(s), transactions made during the past month and any charges which we may impose for such services or transactions.

B. CONFIDENTIALITY

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

1. Where it is necessary to complete transfers, or
2. In order to verify the existence and condition of your account for a third party, such as credit bureau or merchant, or
3. In order to comply with government agency or court orders, or
4. If you give us your written permission, or
5. As explained in JBT's Privacy Disclosure.

C. CUSTOMER LIABILITY

CONTACT US IMMEDIATELY at (717) 274-5180 if you believe your password has been stolen or that an unauthorized transfer or bill payment from any of your accounts has or may occur. Telephoning us is the best way of keeping your possible losses to a minimum.

You could lose all your money in the account(s) (plus your maximum overdraft line of credit) if you take no action to notify us of the loss of your password. If you notify us of the loss, your liability for unauthorized transfers will be as follows:

1. If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your password without your permission.
2. If you do NOT tell us within two (2) business days after you learn of the loss or theft and we can prove we could have stopped someone from using your password without your permission if you had told us, you could lose as much as \$500.
3. Also, if your statement shows transfers or bill payments that you did not make, tell us at once. If you do not notify us within 60 days after the statement is 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, if 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 may extend the time periods.

D. OUR LIABILITY FOR FAILURE TO COMPLETE AN ELECTRONIC FUND TRANSACTION

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:

1. If, through no fault of ours, you do not have enough money in your account to complete the transaction.
2. If your account is frozen because of court order or some similar reason.
3. If the transaction you request would exceed the credit limit on your overdraft line, if any.
4. If the automated teller machine does not have enough cash to complete the transaction.
5. If your log in identification or password has been reported lost or stolen and you are using the reported log in identification or password.
6. If we have reason to believe that the transaction requested is unauthorized.
7. If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
8. If the electronic terminal, telecommunication device, or any part of **JBT ONLINE BANKING SERVICE** system was not working properly and you knew about the breakdown when you started the transaction.
9. If you have not provided us with complete and correct payment information for **JBT ONLINE BILL PAY SERVICE**, including, without limitation, the name, address, your payee-assigned account number, payment date, and payment amount for the payee on a bill payment.
10. If you have not properly followed the on-screen instructions for using of **JBT ONLINE BANKING SERVICE**.
11. If you pay a bill too late to arrive at the Payee's place of business on a timely basis.
12. There may be other exceptions stated in our agreement with you.

In any case, we shall only be liable for actual proven damages if the failure to make the transaction resulted from a bona fide error despite our procedures to avoid such errors.

E. CHARGES

Charges will be assessed according to a separate fee schedule published by Jonestown Bank & Trust Co.

F. ERROR RESOLUTION PROCEDURES

In Case of Errors or Questions About Your Electronic Transfers:

Telephone us at the number given in section IV, G or write us at the address given there 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 you the FIRST statement on which the problem or error appeared. You must do the following:

1. Tell us your name and account number.
2. Describe the error or 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.
3. Tell us the dollar amount of the suspected error.
4. If the suspected error relates to a bill payment made via **JBT ONLINE BILL PAY SERVICE**, also tell us the name of the payee and the date the payment was sent.

If you tell us orally, we will require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing, and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Extension of time periods – The applicable time for resolving errors is twenty (20) business days in place of ten (10) business days in this section if the notice of error involves an electronic fund transfer to or from your account within 30 days after the first deposit to the account was made. The applicable time is 90 days in place of 45 days in this section if the notice of error involves an electronic fund transfer that (1) was not initiated within the state of Pennsylvania, (2) resulted from a point-of-sale debit card transaction, or (3) occurred within 30 days after the first deposit to the account was made.

G. MAILING ADDRESS, TELEPHONE NUMBER AND BUSINESS DAY DISCLOSURE

1. Our mailing address and our phone number for all inquiries related to electronic fund transfers by **JBT ONLINE BANKING SERVICES** and **JBT ONLINE BILL PAY SERVICES** is:

JBT Online Banking Services
421 EAST PENN AVENUE,
CLEONA, PA 17042-2433

(717) 274-5180

2. For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.