

ACCESSUNITED

Convenience banking by  **UnitedBank**

User Enrollment Form

AccessUnited user identification numbers are assigned individually, to a person, not to an account. If your account has more than one signor, each person should apply for their own user identification number.

User Information:

Your name: _____
Address: _____
City: _____ State: _____ Zip: _____ Phone Number: _____
Social Security #: _____ Your email address: _____

Account Viewing Options (you will select only one):

_____ Option 1: Personal Accounts Access Only – this option will allow you to access all accounts on which you are the primary owner, joint owner, or attorney in fact.

_____ Option 2: All Accounts Access – this option will allow you to access all accounts on which you are an owner, primary owner, joint owner, corporate officer or trustee.

_____ Option 3: Separate Account Access – this option will allow you to separately access your accounts by account type. For example, you have a corporate account and a personal account. This option will generate two user identification numbers for you. One user identification number will allow access to your corporate account(s); and a different user identification will allow you access to your personal account(s).

_____ Option 4: Business Account Access Only – this option will allow you to access all business accounts on which you are authorized.

Bill Pay Options (you will select only one):

_____ Option 1: I want online bill pay _____ Option 2: I do not want online bill pay

Note: Bill Pay service is cancelled after 3 months of inactivity

**Please read and sign the *AccessUnited* Account Agreement on the reverse side of this form.
If printing this form online, the *AccessUnited* Account Agreement will be on a separate page.
If you are a business account user, a person vested with power to sign contracts for the business must also sign the *AccessUnited* Account Agreement on the reverse side of this form.**

For internal use only: _____ CSR _____ Branch

Date Rec. _____ NT _____ CIF _____ BP _____ Date Mailed _____

AccessUnited Master Account Agreement

This AccessUnited Master Account Agreement (the "Agreement") together with the Deposit Agreement and Disclosure, provided to you in association with all your deposit accounts at United Bank, governs your online banking and deposit account relationship established with United Bank. This agreement includes accounts currently existing at the time of execution of this agreement, and any and all future deposit accounts you open or modify with United Bank. This Agreement includes updates, changes, modifications, revocations, and other actions associated with online account access, which may occur in the future.

United Bank provides a unique user identification number to each user for online access. You select a personal identification number to identify yourself for telephone access. You select an inquiry code to identify yourself for telephone transfers. It is possible to have more than one user identification number, personal identification number, and/or inquiry code associated with an account. United Bank will make all reasonable efforts to verify the identity of persons seeking access to an account before allowing access to any account, either online or via telephone. United Bank is not liable for improper, unauthorized, or fraudulent use of your user identification number, personal identification number, and/or inquiry code. If your user identification number, personal identification number, and/or inquiry code is compromised for any reason, please contact United Bank immediately.

Any one owner of a joint account, or any person authorized to bind the account owner, may authorize changes, including but not limited to adding or removing users, to AccessUnited services without the express permission of other joint account owners or other authorized persons on the account. If you enroll an account that has a two signature requirement for AccessUnited services, United Bank will be unable to honor the two signature requirement for transactions. You should not give AccessUnited access to any person who is not fully authorized on your account, and you should not share your user identification with anyone. If you chose to do so, you do so at your own risk. You further understand it is your responsibility to revoke user access to your accounts by contacting United Bank and that user access will remain in place until you revoke it. United Bank is not responsible or liable for actions of authorized users prior to processing a revocation of such user.

United Bank agrees to provide you with access through your personal computer to your qualifying accounts at United Bank. You understand and agree that United Bank will not be liable for any damages, including without limitation, direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with your use of the AccessUnited services or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if United Bank, or representatives thereof, are advised of the possibility of such damages, losses or expenses. Hyperlinks to Internet resources are at your own risk; the content, accuracy, opinions expressed and other links provided by these resources are not investigated, verified, monitored or endorsed by United Bank.

United Bank and you agree that United Bank provides the information and materials through the AccessUnited services including the text, graphics, links or other items, "as is" or "as available." United Bank does not warrant the accuracy or completeness of this information and materials and expressly disclaims liability for errors or omissions in this information and materials. No warranty of any kind, implied, express or statutory, including but not limited to warranties of non-infringement of third party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus, is given in conjunction with the information and materials.

For purposes of this Agreement, the AccessUnited services include those services now existing, namely (i) account inquiry; (ii) bill pay service; (iii) automated telephone inquiries; (iv) electronic transfers by computer or telephone; (v) mobile banking; (vi) eStatements; and (vii) other automated or online services that may be added at a later date.

United Bank and you agree that United Bank may charge a fee for the provision of any of the services provided by AccessUnited and that the fees charged will be disclosed in a separate disclosure document. You agree that United Bank may provide you with access through the AccessUnited services to any account which has your taxpayer identification number (social security number) and you agree that you are an owner or authorized person on any account, which contains your taxpayer identification number.

To the extent that the Deposit Agreement and Disclosure (and as such Deposit Agreement and Disclosure may be amended in the future) contradicts any terms of the AccessUnited Agreement the Deposit Agreement and Disclosure shall control. The words "you," and "your" refer to the account owner signed below. If any account for which AccessUnited services are provided is a joint account, the account owner warrants that he or she is authorized to act on behalf of all joint account owners.

By signing below, you hereby acknowledge and agree that you have read this Agreement and that you agree to the terms of this Agreement. You also certify that you are authorized as, or on behalf of, the account owner to agree to these terms.

Date: _____

Your Name (please print)

Your signature

Your Social Security Number

Your Address

**If you are not the account owner, you must have this form signed by a person authorized to execute agreements on behalf of the account owner.

Account Owner

Signature

Printed Name: _____

Title: _____