

By executing this Application the i-bankforBusiness Applicant (referred to as "you" or "yours") agrees to the following terms and conditions of enrollment in the i-bankforBusiness Cash Management network maintained by The Bank of Fincastle:

You will allow The Bank of Fincastle a reasonable time in which to complete your enrollment once your application is approved and you read and sign this i-bankforBusiness Cash Management Agreement and Disclosure Statement, the i-bankforBusiness Cash Management Resolution and Company Administrator Appointment Form and any additional forms: Automated Clearing House (ACH) Agreement (Credits) and/or Automated Clearing House (ACH) Agreement (Debits) and/or The Bank of Fincastle EFTPS Agreement, should you choose these features of the i-bankforBusiness Cash Management Service. You will allow The Bank of Fincastle a reasonable time in which to process any service requests you make through the i-bankforBusiness Cash Management Service.

Once your application is approved and you have completed all necessary forms, you will be given a password/personal identification number (PIN) for access to the i-bankforBusiness Cash Management network. You will be solely responsible for the use by anyone of the i-bankforBusiness Cash Management network who utilizes your correct password. The Bank of Fincastle will have no duty to further verify the identity of any i-bankforBusiness Cash Management network user with a valid password. The Bank of Fincastle will act on instructions received under your password.

Complete Terms and Conditions are outlined in The Bank of Fincastle's i-bankforBusiness Cash Management Agreement and Disclosure Statement which will be mailed to you upon acceptance of this application by The Bank of Fincastle.

i-bankforBusiness Cash Management Requirements

i-bankforBusiness Cash Management Service is a fee based secure service which provides business customers a 24-hour secure, efficient, and easy way to manage accounts via the Internet. Businesses can view account information, transfer money between Bank of Fincastle accounts, initiate Automated Clearing House (ACH) transactions and initiate wire transfers. The Bank of Fincastle will provide i-bankforBusiness Cash Management Service to applicants who meet the following requirements:

- Applicant must be one of the following business types with a Tax ID number: Proprietorship, Partnership, LLP, C Corporation, S Corporation, or LLC.
- Applicant must be a Principle Owner and must sign a statement of liability, Resolution and Signature Guaranty and must assume all liabilities of the Company Administrator. **IMPORTANT NOTICE:** The Company Administrator has the ability to determine which employees can access cash management features and add, modify and delete end users and determine the features they can access. This option contains a full suite of customer administrative functions including end-user maintenance, activity reporting, balance alerts, account maintenance, password modification, and the inactivity timeout setting. The company administrator has access to all of the Administration options. The Change User Password feature is the only option available to end-users.
- Applicant must have at least one of the following Bank of Fincastle account types: Checking, Money Market, Savings, Certificates of Deposit, Mortgage, Line of Credit, and/or Loan.
- Applicant must have an e-mail address for which The Bank of Fincastle will use for contact.
- Computer: We recommend at least a 486 processor (Pentium preferred) or a Macintosh computer. A faster processor will give a better Internet Banking experience.
- Modem: A connection to the Internet that provides throughput of 28.8 Kbps (or higher) is sufficient.
- Internet Service Provider (i.e., Lumos Internet, Comcast, Cox Cable, Verizon)
- Browser: Browsers such as Microsoft® Internet Explorer version 7 or Mozilla Firefox 12 or later are required in order to accommodate 128-bit encryption security requirements. In addition, Java Script and cookies must be enabled on the browser used.
- i-bankforBusiness applicants may be required to maintain Compensating Balances.
- i-bankforBusiness applications subject to approval.

Business Profile

Legal Business Name _____ Business Telephone _____

DBA Name (if applicable) _____

Mailing Address _____ City _____ State _____ Zip _____

Physical Address _____ City _____ State _____ Zip _____

Current Owner of Business _____ How Long? _____ Tax ID Number (if applicable) _____

Date Established _____ Number of Employees _____ Gross Annual Revenues _____

Type of Organization: Retail Wholesale Manufacturer Service Other: _____

Ownership Structure: Proprietorship Partnership LLP C Corp. S Corp. LLC Other: _____

Business Type: Standard (SB) Church (CH) Nonprofit (NP) New Venture (NV) VFD/Rescue Squad (VF)

Email address: _____

Credit Information Required - Attach additional sheet if necessary.

Business Deposit Accounts:

Bank Name	Account Name	Type of Account	Current Balance
Bank Name	Account Name	Type of Account	Current Balance
Bank Name	Account Name	Type of Account	Current Balance

Name and Address of Creditor:

Creditor	Address	Balance	Monthly Payment
Creditor	Address	Balance	Monthly Payment
Creditor	Address	Balance	Monthly Payment

Profile of Principle Owners of Business/Guarantor Attach additional sheets as necessary for additional principal owners.

Name _____ Title _____
 Social Security Number _____ - _____ - _____ Telephone _____ Percent of Ownership _____
 Home Address _____ City _____ State _____ Zip _____
 Name _____ Title _____
 Social Security Number _____ - _____ - _____ Telephone _____ Percent of Ownership _____
 Home Address _____ City _____ State _____ Zip _____
 Name _____ Title _____
 Social Security Number _____ - _____ - _____ Telephone _____ Percent of Ownership _____
 Home Address _____ City _____ State _____ Zip _____

Requested Services

Cash Management Access - FREE

Account#1 _____
 Account#2 _____
 Account#3 _____
 Account#4 _____
 Account #5 _____

Compensating Balance
Compensating Balance
Compensating Balance
Compensating Balance
Compensating Balance

Transfers Between Accounts - FREE

Monthly ACH Capability Fee - \$10.00 i-bank Monthly Fee and \$5.00 Per File Fee and \$.06 Per ACH Fee. Tokens - 1st one Free Each Additional \$10

Requested Daily Limit _____ Approved Daily Limit _____

All i-bankforBusiness Applicants requesting monthly ACH capability must complete and agree to the terms and conditions set forth in The Bank of Fincastle Electronic Funds Transfer agreement (Credits) and/or The Bank of Fincastle Electronic Funds Transfer (Debit), and the ACH Authorization Signature Form.

Monthly Wire Transfer Capability Fee - \$10.00 i-bank Monthly Fee and \$10.00 Per Wire Fee (International Wires

\$40.00) Tokens - 1st one Free Each Additional \$10

Requested Daily Limit _____ Approved Daily Limit _____

Online Services

Bill Payment - FREE

Email Communication - FREE

Photocopy Request: Copy of one transaction (i.e. copy of the front and back on one check) - FREE

Research Fee: Copies of previous statement or Copies of Actual Checks (if available) - \$15.00 Per Hour and \$1.00 Per Page

Signature(s)

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: The undersigned individuals hereby certify that they are authorized on behalf of the applicant to sign this application. This statement is submitted to obtain i-bankforBusiness Cash Management Services and I/we certify that all information herein is true, correct, and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. I/We agree to be bound by the terms and conditions of The Bank of Fincastle's i-bankforBusiness Cash Management Disclosure Statement and Agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use of the i-bankforBusiness Cash Management Services. The applicant and each of the undersigned hereby release The Bank of Fincastle and agree to indemnify it and save The Bank of Fincastle harmless from any and all claims, demands, losses, damages and expenses, including attorney's fees, as a result of The Bank of Fincastle's reliance on the foregoing. Additional information may be required for consideration. This application is submitted by or on behalf of:

Signature/Title _____ Date _____
 Signature/Title _____ Date _____
 Signature/Title _____ Date _____