

AB&T National Bank

Online Banking Agreement and Disclosure

General Information

This Online Banking Agreement and Disclosure ("Agreement") sets forth your rights and responsibilities concerning the use of AB&T National Bank's Internet Banking Service. By using the Internet Banking Service you agree to abide by the terms and conditions of this Agreement. This Agreement will be governed by and interpreted in accordance with federal laws and regulations, along with any State laws governing your use of this service.

Definitions

- You and Yours – Those who sign as applicants or each and all signers on an account.
- Account – any type of account of "yours" held at AB&T National Bank
- Transaction – all debits or credits on an account, including withdrawals, deposits, transfers and purchases.
- Our, We, Us, and Bank – AB&T National Bank
- Bank Business Day – Monday through Friday, excluding legal federal holidays.

Internet Banking Access

To use the Internet Banking Service, you must have at least one deposit or one loan account and access to the Internet. To utilize the Bank's bill payment service, you must have at least one checking account. You will be required to register for online access at the bank's website www.abtgold.com. Once you have completed the registration form, your application will be reviewed and you will receive notification of your approval status within one business day. You are solely responsible for the equipment and software you use to access the Internet Banking Service. The Bank is not responsible for the cost of upgrading your equipment and/or software to stay current with the Internet Banking Service.

Internet Banking Services

The following services are currently available:

- Perform account inquiries on deposit and loan accounts
- Obtain statement information, download and print statements and copies of imaged checks
- Download information into Quicken, QuickBooks, and MS Money.
- Sort and search information by account, date, amount, check number, transaction type, etc.
- Transfer funds between your accounts
- Make loan payments
- Request stop payments
- Pay Bills
- View Check Images
- Obtain product and interest rate information

Please note that from time to time, we may offer and introduce new Internet Banking services. The Bank will notify you of the existence of these new products and services. By using these services when they become available, you agree to be bound by the rules, which will be communicated to you, concerning these services.

We do not warrant that our Internet Banking Service or the Internet will be available on a specified date or time or that our Internet Banking Service or your Internet Provider will have the capacity to meet your demand during specific hours. The Bank will not be liable for any damage that you may suffer arising out of use, or inability to use, the service or products provided hereunder. In addition, the bank currently has a cut-off time of 4 PM for all transactions

posted during a business day. For transactions posted on a non business day, the transaction will be process on the next business day.

Balance Information

Balances shown online are updated each evening with transactions that posted to your account during the day. Therefore, these balances may not include all deposits or debits (checks, debit card purchases, ach, etc.). We have a right to cancel transactions if sufficient funds are not available in your account. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

Fees and Charges

There are no fees for consumer Internet Banking Service or for the Basic Business Internet Banking Service. However, fees, as described in the applicable account disclosure (Schedule of Fees and Charges), may apply to products and services purchased online (for example, stop payment fees). Please refer to your Schedule of Fees provided at the time of your account opening.

The Bank does reserve the right to change the fees or other terms described in this Agreement at any time. However, when changes are made to any fees, we will notify you in writing or online (if you accepted the terms of receiving online disclosures) at least thirty (30) days prior to any changes. Changes to fees applicable to specific accounts are governed by the applicable account disclosure statement.

Security and Preventing Misuse of your Information

Your role in preventing misuse of your account through the Internet Banking Service is extremely important. Below are some suggestion to help protect yourself and your accounts;

- Keep your password for Internet Banking confidential at all times, the Bank should never ask you for your password.
- Install a good antivirus and anti-spyware software on your computer and update them on a regular basis. Most software products allow for you to schedule updates daily, weekly, etc. Make sure you scan your computer for viruses and spyware on a regular basis – once a week at least.
- Install and use firewalls on your computer and your communications equipment (cable or DSL modems).
- Stay away from websites that seem suspicious.
- Do not download programs from the Internet or an email without being certain you really want the program and that you trust the company or person from which it originates. *** Make sure your virus software is updated prior to downloading any files ***
- Always be aware of changes in your computer. If it suddenly slows down (your overall computer, not just your connection to the Internet) – then something could be running in the background. If it happens more than once or twice, run a virus and spyware scan, if nothing shows up and this problem continues you may want to have a professional exam it.

The bank's Internet Banking Service utilizes security technology (Secure Signon) to protect your identity from whatever computer you're using, whether at home, at the office, or on the go. It identifies you as the true "owner" of your accounts by recognizing not only your password, but your computer as well. If your computer isn't recognized by us, such as you've logged in from a public computer or one you haven't used before, we'll ask you to provide information that only you will know as an additional line of defense to prevent unauthorized access.

Please notify us immediately if you believe your password has been stolen or if you believe your computer has been compromised.

Terms and Conditions

The first time you access your account(s) through the Internet confirms your agreement to be bound by all of the terms and conditions of this Agreement, acknowledges your receipt and understanding of this disclosure, and reconfirms your agreement to the Deposit and/or Loan Agreement you received when you opened your account.

The Bank agrees to make reasonable efforts to ensure full performance of the Internet Banking Service. The Bank will be responsible for acting only on those instructions sent through the Internet Banking Service that are actually received and cannot assume responsibility for malfunctions in communications not under its control that may affect the accuracy or timeliness of message sent. The Bank is not responsible for any losses or delays in the transmission of instructions arising out of the use of any Internet Service Provider or caused by any browser software (i.e. Internet Explorer or Netscape). Any information you receive from the Bank can only be provided on a best-effort basis for your convenience and is not guaranteed. The Bank is not liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information. The Bank, any of its affiliates, or any of its respective officers, directors, employees or agents, are not responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment or software. The Internet Banking Service and any related services are provided on an "as is" basis.

The Bank makes no express or implied warranties concerning the Internet Banking Service, including but not limited to, any warranties of merchantability, fitness for a particular purpose or non-infringement of third party proprietary rights unless, and then only to the extent, disclaiming such warranties is prohibited by law.

Termination

This Agreement will remain in effect until terminated by you or terminated or amended by the Bank.

Your Right to Terminate: You may cancel your Internet Banking Service at any time by providing a written notice by U.S. Mail to, AB&T National Bank, Attention: Operations, P O Box 71269, Albany, Georgia 31708 or by fax to (229) 446-2274. The Internet Banking Service will be terminated within one business day of receipt of proper notification. If your request for termination of your account is received in any other format, there may be a delay with removing your account(s) from this service.

Our Right to Terminate: You agree that we can terminate or limit your access to the Internet Banking Service for any of the following reasons:

- Your online account is not accessed within the last 180 days
- You or any authorized user of your password breached this or any other agreement with us
- We have reason to believe there is unauthorized use of your account or password
- You have violated any of the terms and conditions of your Deposit/Loan Agreement (for example excessive overdrafts on a deposit account)
- Upon reasonable notice, for any other reason at our sole discretion.