

Directions: Please print legibly and fill in all the information requested. The terms "you" and "your" refer to the individual signing this application. The terms and conditions of Business ebanking are set forth on the Business ebanking Agreement.
Please note: Required information indicated with an asterisk (*) that is not completed may result in a delay in enrollment.

BUSINESS INFORMATION

*Business Name _____

*Address _____

*Tax ID Number _____

*City _____

*State *Zip _____

*E-mail address _____

Business Telephone Number () _____

Fax Number () _____

OWNERSHIP/MANAGEMENT INFORMATION

Please note: CNB Business ebanking access and security information will be mailed to the address above, in care of the Administrator listed below. The Administrator will be designated the Primary User, responsible for the management and security of CNB Business ebanking.

Administrator Name (Please type or print): _____

CNB DEPOSIT ACCOUNT INFORMATION

Please list the CNB business deposit accounts that you want to access with CNB Business ebanking. One business checking account is required to set up your Business ebanking account. You must be an authorized signer on each account. *(NOTE: please attach separate sheet for additional accounts.)*

Primary
Account Number*
*This is the account that will be billed

Account Title _____

Account Number

Account Title _____

Account Number

Account Title _____

Account Number

Account Title _____

Account Number

Account Title _____

Account Number

Account Title _____

Account Number

Account Title _____

Would you like transfer capabilities on the above accounts? YES NO If no box is checked, the default is NO.
You are authorizing transfers to or from any combination of these accounts. CNB money market accounts and certificates of deposit may be seen, but transfers are not allowed.

EPAY BILL PAYMENT INFORMATION

If you would like ePay Bill Payment capabilities, please indicate the account number from which you would like to pay your bills.

Note: There is a monthly fee for unlimited ePay bill payment capabilities

CNB LOAN ACCOUNT PAYMENT INFORMATION

Payments may be made to any CNB loan account. You must be an authorized signer on each account you designate. *(NOTE: please attach separate sheet for additional accounts.)*

Account Number

Note Number **Account Title** _____

Account Number

Note Number **Account Title** _____

Account Number

Note Number **Account Title** _____

Would you like payment capabilities on the above accounts? YES NO If no box is checked, the default is NO.
You are authorizing payments on any of these accounts. You may make payments on CNB lines of credit, but transfers from these accounts are not allowed.

SECURITY INFORMATION

In order to secure access to business account information in Business ebanking we utilize a three-part method of identification for the user: Company ID, User ID and Password. Full Service Business ebanking accounts require the additional security of a Secure Token, which requires that Administrators have physical access to an electronic token in order to login and complete transactions.

Once enrolled, the Administrator you named on the front of the application will receive the assigned Company ID in separate mail from the User ID and initial password. Should your company wish to have multiple Business ebanking users, the Administrator will then assign any additional User ID and passwords for them. A single Secure Token will be provided for each Full-Service Business ebanking account. Additional tokens can be purchased or added to the Business ebanking application at your request. Please contact your Bank representative for more information.

APPLICATION SIGNATURE

Please check box to indicate the level of Business ebanking service:

- Standard Business ebanking:** Standard Business ebanking allows you to view your account balances and activity online and perform basic online bank transactions (i.e. transfer funds between CNB accounts).
- Full Service Business ebanking:** Full Service Business ebanking includes Standard Business ebanking functions as well as wire/Automated Clearing House (ACH) services. Check here if you wish to use Business ebanking to initiate wire/ACH services.

If no box is checked, the default is Standard Business ebanking.

You certify that all information provided is complete, true and correct. By signing below, you authorize CNB to verify and check any of the information provided. The use of Business ebanking is governed by the Business ebanking Agreement and EFT Disclosure Statement and such other terms and amendments established by the Bank and communicated in writing or electronically to you. By signing below, you certify that you have requested and authorized Business ebanking access for your CNB accounts.

Signature Requirements: If the business is a corporation, partnership, or limited liability company, this application must first be signed by the officers, employees or other agents authorized by the business' current depository resolutions delivered to CNB (if deposit accounts are to be accessed through Business ebanking). If this application includes sole proprietor accounts, the application signature must be that of the owner of the sole proprietorship. If the business is an unincorporated association, this application must be signed by all authorized officers. If the business is the trustee under a trust agreement, this application must be signed by all trustees. Each person signing this agreement must indicate the capacity in which he/she is signing in the space labeled "Title."

Faxed/Mailed Applications and Faxed/Mailed Signatures: If this application is faxed or mailed to CNB, you agree that the faxed/mailed application is considered to be an original signature and an original document.

Authorized Signature

Print Name/Title

Date

Authorized Signature

Print Name/Title

Date

Authorized Signature

Print Name/Title

Date

Authorized Signature

Print Name/Title

Date

APPLICATION MAILING INSTRUCTIONS

Please print, sign and mail this application to:

CNB Bank
Attn: Business eBanking Administrator
PO Box 42
Clearfield, PA 16830



Business ebanking Agreement

Please read the following agreement very carefully.

The terms and conditions of the deposit agreements and disclosures for each of your bank accounts as well as your agreements with the bank such as loans, continue to apply notwithstanding anything to the contrary in this Agreement.

We are committed to providing an Internet banking product that is secure and private. To help ensure the security of all data transmissions, our secure web server will tell you if your browser does not meet our minimum-security standards. Internet Banking requires a browser with 128-bit encryption. We recommend the most current version of either: Microsoft™ Internet Explorer 4.0 or higher or Netscape Navigator™ 4.0 or higher.

To use Business ebanking, you must have at least one business checking account with the bank, access to Internet service, and an e-mail address. Once we have received your signed application and verified your account information, we will send you confirmation of our acceptance of your application. Within a few days, you will receive customer security information containing your company ID. A separate mailing will arrive with your User ID and password. Business ebanking can be used to access only the bank accounts which you have designated for access on your application. You can add or delete any of your accounts from this Agreement by completing a maintenance form. Access to your accounts through Business ebanking will be based upon the identification of users and authority levels specified by you through "administration". We undertake no obligation to monitor transactions through Business ebanking to determine that they are made on behalf of the accountholder.

You can use Business ebanking seven days a week, twenty-four hours a day, although some or all bank services may not be available occasionally due to emergency or scheduled system maintenance.

For security purposes, you are required to change your password upon your initial login to Business ebanking. You determine what password you will use and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly.

You agree to pay fees and charges for your use of Business ebanking services as set forth in the current fee schedule. You agree that all such fees and charges will be deducted from the bank checking account designated as the "Primary Checking Account" on your application. If you close your primary checking account, you must contact us immediately to designate another account as your primary checking account.

You agree to pay any additional reasonable charges for services you request which are not covered by the Agreement. You are also responsible for telephone and Internet service fees you incur in connection with your use of Business ebanking.

Internal transfers initiated through Business ebanking before 6:00 PM EST will have next business day availability. External transfers initiated before 6:00 PM EST will have second business day availability. Your daily transfer limit will be determined at the time of application. Wire transfers will have a cut off time of 3:00 PM EST. Our business days are Monday through Friday. Holidays are not included.

If you have chosen the ACH service or the Wire Transfer service, the terms and Agreements, will be given to you separately from this Agreement. These Agreements will need to be completed and in the possession of the bank before the service can be used.

It is recommended that you retain a copy of your application along with this Agreement and others that may have been used.

If you have any problems using Business ebanking, contact the Business Internet Banking Support Helpline at 1-800-593-4345. If your Business ebanking account remains inactive for a period of 6 months or more, your access will be terminated.

This Agreement is also subject to applicable federal laws and the laws of the State of Pennsylvania (except to the extent this Agreement can and does vary such rules or laws). If any provisions of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. Any waiver (express or implied) by either party of any default or breach of the Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and the bank's successors and assigns.

The bank has the right to deny this application or terminate this service if any of the following events occur: (a) you request in writing that it terminate; or (b) you close the accounts from which you have authorized access; or (c) for any reason you fail to maintain the accounts from which you have authorized access; or (d) it is made known that you have abused this service and it no longer meets the bank's standards.