

HAMLIN NATIONAL BANK

ELECTRONIC COMMUNICATIONS AGREEMENT

The provisions in this agreement are part of, and supplemental to:

- Hamlin National Bank’s Deposit Account Agreement and Disclosures given to you when your account(s) was opened; and**
- Hamlin National Bank’s Online Banking Agreement and Electronic Fund Transfer Act Disclosure accepted by you upon enrolling in online banking.**

You must have a checking, savings, certificate of deposit or loan account and have a valid email address to participate in this service.

By entering into this Agreement, you accept all the terms and conditions contained in this agreement.

DEFINITIONS

“Account” means your checking, savings, certificate of deposit or loan account(s) at the Bank.

“Business day” means any calendar day other than Saturday, Sunday, or any holidays recognized by the Bank.

“Electronic Communication” means a communication relating to technology having electrical, digital, magnetic, wireless, optical, electromagnetic, or similar capabilities.

“We”, “Our”, “Us” or “The Bank” means Hamlin National Bank.

“You’ and “your” refer to the account owner(s) authorized by the Bank to receive electronic communications under this Agreement.

ELECTRONIC DELIVERY

By accepting this agreement you agree to permit Hamlin National Bank (“The Bank”) to provide DDA monthly cycle statements plus associated item images to you in electronic form instead of providing such in written paper form. You understand that the Bank will cease providing you with printed statements and item images, and instead will provide electronic copies of such statements and item images, along with Quicken and Microsoft Excel export files, via email to a valid email account which you will specify.

You also agree to permit Hamlin National Bank (“The Bank”) to provide certain notices regarding conditions or events related to your accounts with the Bank via cell phone text messages and/or email, in addition to providing such in written paper form.

This agreement between you and the Bank and shall remain valid until such time as you exercise your right to revoke this consent.

If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this 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. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement.

Please note that all accounts (demand deposit, savings, certificate of deposit and loan accounts) you maintain at the bank now and hereafter will be executed under this Agreement unless you withdraw your consent as referenced below.

For joint accounts, any person authorized to sign on your account may enroll for electronic communications.

We may discontinue the electronic communications service at any time in our discretion and resume paper statements, notices and disclosures. We may also add, modify, or delete any feature of the electronic communications service in our discretion. We will provide you with notice of any change or termination in the electronic communications service.

EMAIL ADDRESS

We may deliver future statements, notices and disclosures to you by sending an email notification to the email address on file at the Bank. You agree to notify us promptly in writing (by U.S. Mail or in person) of any change of your email address. If your email address changes and you have not notified us in writing, you agree to assume all risk and liability that may result from our sending electronic communications to the email address we have on file for you.

EMAIL PASSWORD

In order to fulfill what we believe are our obligations under the Gramm-Leach-Bliley Act or any subsequent privacy regulations, we require that you supply us with a password which we will use to password-protect your emails. We do not warrant or guarantee that such password protection will prevent others from opening and retrieving the contents of any email or attachment that we send to you. We are not encrypting emails or attachments, and password protection can be defeated by some readily-available software programs. It is your responsibility and not the Bank's to ensure that this level of protection is adequate for your purposes. Similarly, we do not place restrictions on passwords. It is your responsibility and not the Bank's to determine whether your password is "strong" enough to prevent an unintended recipient from opening attachments.

CELL PHONE TEXT MESSAGE ADDRESS

We may deliver certain notices regarding conditions or events related to your accounts with the Bank via cell phone text messages. You agree to notify us promptly in writing (by U.S. Mail or in person) of any change of your cell phone number and text message address. If your cell phone number and/or text address changes and you have not notified us in writing, you agree to assume all risk and liability that may result from our sending electronic communications to the email address we have on file for you.

If there is more than one Depositor that is a party to the account (“Joint Account”), notice sent to the e-mail address, cell phone number, or cell phone text message address listed on the bank’s records for the primary account holder shall be deemed complete and proper notice to all.

If you have a “Joint Account” in the name of two or more persons, your email address, cell phone number, and/or cell phone text message address may be changed using the procedure described above by any person authorized to sign on your account. THE BANK SHALL HAVE NO OBLIGATION OR LIABILITY TO ANY OF THE PARTIES TO A JOINT ACCOUNT IF THE EMAIL ADDRESS, CELL PHONE NUMBER, OR CELL PHONE TEXT MESSAGE ADDRESS IS CHANGED USING THE PROCEDURES SET FORTH ABOVE.

If your electronic mail is returned as undeliverable, an attempt will be made to contact you. If contact cannot be made, we will revert back to paper copies of your statements or notices.

WITHDRAWAL OF CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS

You have the right to withdraw your consent to receive electronic communications at any time. To withdraw your consent to receive electronic communications, you must notify us by contacting a Customer Service Representative at one of our office locations and completing the proper withdrawal form. The withdrawal of your consent should be received at least ten (10) days before the end of your normal statement cycle. You will not be charged a fee to return to paper communications.

ELECTRONIC COMMUNICATION SYSTEM REQUIREMENTS

To access, download and/or print electronic statements, you need a personal computer with Internet and email access and a printer if you choose to print your communications.

You must have Adobe Acrobat Reader 5.0 or higher (to download a free copy of Adobe Acrobat Reader, please go to www.adobe.com). In addition, this service supports the browsers listed below.

PC

Operating System	Windows 98, 2000, ME, XP	Windows Vista, Windows 7
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Supported PC Browsers

Microsoft

Internet Explorer	6.0 and higher	7.0 and higher
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Netscape	6.1 and higher	6.1 and higher
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Opera	7.54 and higher	7.54 and higher
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Mozilla Firefox	1.5 and higher	1.5 and higher
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Mac

Operating System	OS X
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Supported Mac Browsers

Microsoft

Internet Explorer	6.0 and higher
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Netscape	7.0 and higher
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Opera	7.54 and higher
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Mozilla Camino	0.8.1 and higher
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Mozilla Firefox	1.5 and higher
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Safari	1.2 and higher
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To access, download and/or read cell phone text messages, you need a phone capable of receiving SMS messages and text message service as part of your cell phone account.

By accepting this Agreement, you confirm that you have the equipment that provides the ability to receive and retain electronic statements, notices and disclosures.

From time to time, we may make upgrades to our hardware and software systems. You will be notified of these upgrades and any additional requirements necessary to continue to receive statements, notices and disclosures electronically. If these upgrades prevent you from continuing with this service, you may opt out at any time without a penalty.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the electronic communications provided to you under this Agreement. We do not and cannot warrant that electronic communications will operate without error, or that such electronic communications will be available at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable of any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of electronic communications, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty or any other legal theory. Further, in no event shall the liability of the Bank and its affiliates exceed the amounts paid by you for the services provided to you through electronic communication.

I have read and agree with the Electronic Communications Agreement.

CIF # _____

Authorized Signer

Date

Email address _____

Cell phone number 1 _____ **Provider** _____

Cell phone number text message address 1 _____

Cell phone number 2 _____ **Provider** _____

Cell phone number text message address 2 _____

Email password _____