



Internet Banking Enrollment Instructions

Internet Business Banking – Enrolling is as easy as 1, 2, 3.

- 1 – Print these forms and instructions.
- 2 – Complete and sign the printed enrollment forms.
- 3 – Return the completed **Corporate Resolution** and **Internet Banking Enrollment** forms to us. You can drop them off at any branch location, fax them directly to Internet Banking at 607-273-2929, or mail them to us at:

Mahopac National Bank Internet Banking
Tompkins Financial Corp.
PO Box 460
Ithaca, NY 14851

If you have any questions, please call the Internet Banking Department toll-free at 888-300-0110.

Mahopac National Bank Business Internet Banking Agreement

Basic Retail Service for Business and other Non-Personal Accounts

1) General

A Login ID and password will be issued at your request and upon bank approval. By signing a statement requesting Internet Banking services, or by submitting such a request electronically, you agree to be bound by the terms and conditions listed in this agreement. You agree to maintain sufficient available funds in your account to cover any transfers or payments. If you do not have sufficient available funds your transaction may not be processed. If you have an Overdraft Line of Credit, withdrawals made by an Internet Banking transaction in excess of your account balance are subject to the separate agreement governing the credit line. To use our Internet Banking service, you must have at least one account at the Bank, access to Internet service, and a valid e-mail address. Once we have received your request, and verified your account information and identity, we will send your temporary password to the email address you provide. You agree to pay all applicable fees for the services you choose.

2) Basic Services

Internet Banking Basic Service provides the ability to view the balance of your accounts with us, view and export account transaction history, transfer funds between your accounts with us, make stop payment requests, view images of recently cleared checks, change your address, and more.

3) Optional Services

Internet Banking Bill Pay (Free of charge) –You must have a checking account with us to use the Bill Payment Service. Our Bill Pay service allows you to make payments from your checking account with us, to any payee with a valid United States mailing address.

Electronic Statement Delivery (Free of charge) –You may select electronic delivery of certain periodic account statements and disclosures.

External Transfers (Fees may apply, see Schedule of Fees for details) - Make transfers from your checking or savings account to a checking or savings account at another United States financial institution. Transfers are completed on the business day following the business day on which the transfer is submitted.

4) Business Days and Service Hours

A "business day" is every day other than Saturday, Sunday, or one of the federal holidays. You can use Internet Banking services seven days a week, twenty-four hours a day, although some or all Internet Banking services may not be available occasionally due to emergency or scheduled system maintenance. Transfers between your accounts with us submitted after 7:00pm, and Bill payments and External Transfers submitted after 3:00pm will be considered submitted on the next business day that we are open. Times stated are Eastern Standard Time or Eastern Daylight Time, whichever is in effect. All External Transfers are processed on the business day following the business day on which they are submitted.

5) Owner's Liability for Transactions

You are fully responsible for all transactions made by you or by anyone who is permitted to use your Login ID and Password. You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your paper statement for each of your accounts as soon as you receive it, and notify us immediately of any discrepancy.

6) Stop Payments and Cancellations

If you use the Internet Banking service to submit a stop payment request for a check written on your account, we will also require you to deliver your request to us in writing within 14 days, otherwise your request will expire. To cancel a bill payment scheduled using the Internet Banking Bill Payment service you must cancel the payment online via Internet Banking no later than 3:00pm on the date the payment is scheduled. You cannot cancel a bill payment, after the 3:00pm processing time. If the payment was made by paper draft, you *may* be able to stop the payment by calling our Internet Banking Department before the draft has cleared. In order for us to determine if payment may be stopped, you must clearly identify the payment by providing the payee, the payee assigned account number (if any), the amount, the scheduled date of the payment, and/or the Internet Banking ID number assigned for the payment.

7) Security

You are required to change your password upon your initial login to Internet Banking. You determine what password you will use and the password you select is not communicated to us. You agree that we are authorized to act on all instructions received under your Login ID and password. You accept responsibility for the confidentiality and security of your password and agree to change it periodically. If your password is entered incorrectly three consecutive times, your access to Internet Banking will be revoked. To re-establish your Internet Banking access, you must contact us to have your password reset or to obtain a new temporary password. We recommend that you create a password that utilizes both upper and lower case alpha and numeric characters for purposes of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, birth date, children's names, etc., and should be memorized rather than written down. You can change your Internet Banking password at any time, and should do so immediately if you suspect that someone else may know your password. Data transferred via Internet Banking is encrypted to provide transmission security and you understand that your Internet Browser must be capable of utilizing the required encryption level. The bank may also utilize other identification technology to verify that the sender and receiver of Internet Banking transmissions can appropriately identify each other.

8) Future Changes to Agreement

Internet Banking accounts may be closed, and/or Bill Payment services disabled if your account is inactive for a period of six months. We have the right to make other changes to this Agreement, and will notify you in advance of any such changes as required by law. No advance notice is required for changes that are necessary for security reasons. We have the right to cancel your Internet Banking privileges, or this agreement at any time without prior notice.

MAHOPAC NATIONAL BANK
Corporate Resolution for Internet Banking Enrollment

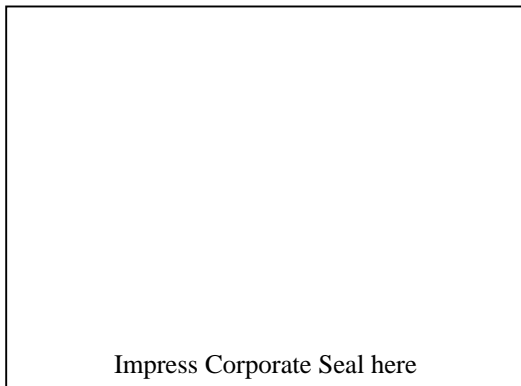
I, the undersigned, Secretary of _____
(exact name of corporation)
a corporation duly organized and existing under the laws of the state of _____,
having its principal place of business in _____
(name of city, town or village)
hereby CERTIFY that the following is a true and complete copy of certain resolutions
adopted by the Board of Directors of said corporation in accordance with the Bylaws at,
and recorded in the minutes of, a meeting of the said Board of Directors duly held on
_____, 20____ and not subsequently rescinded or modified.

INTERNET BANKING ENROLLMENT EXECUTION AUTHORITY

“RESOLVED: That the corporation is authorized to enroll for Mahopac National Bank Internet Banking, and that any one of the following persons is hereby authorized to execute Internet Banking Enrollments, and/or other agreements that may be required for the Internet Banking services requested, on behalf of this Corporation, in such form and content and upon such terms as he/she deems suitable and proper, and is further authorized to designate different or additional individuals as authorized representatives of this Corporation in accordance with the Internet Banking Enrollment.”

PRINT NAME(S)	SIGNATURE	TITLE
_____	_____	_____
_____	_____	_____
_____	_____	_____

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed the seal of said Corporation this _____ day of _____, 20_____.



(Signature of Secretary)

(Print Name)



BUSINESS INTERNET BANKING ENROLLMENT Basic Retail Service

CUSTOMER INFORMATION

Name of Corporation: _____ Tax ID # _____
Street Address: _____
City/State/Zip: _____
Primary Contact Name: _____
E-mail Address: _____ Telephone: _____

LOGIN ID and AUTHORIZED USERS

IMPORTANT: Select the Login ID to be used for the company. A temporary password will be assigned and sent to the email address provided above. Upon first log in, you will change the password to one of your own choosing and establish security questions and answers for this Login ID, which should then be shared with the authorized individuals.

REQUESTED LOGIN ID: _____

Letters and/or numbers only. Do not use Social Security or Tax ID numbers.

The following individuals are authorized to access Internet Banking for the company using the Login ID above.

Name: _____	Date of Birth: _____
Name: _____	Date of Birth: _____
Name: _____	Date of Birth: _____
Name: _____	Date of Birth: _____

CHOICE OF SERVICE

_____ **Basic Service (Free of Charge)** – Does not include Bill Payment or Cash Management Services

_____ **Full Service (Free of Charge)** – Includes Bill Payment Service

ACCEPTANCE

I hereby request Mahopac National Bank Internet Banking service for the corporation named herein, and authorize Mahopac National Bank to issue a temporary password for the requested Login ID. This authorization shall remain in effect until Mahopac National Bank receives authorized written modification or revocation. I have received a copy of the Mahopac National Bank Basic Business Internet Banking Agreement and agree to the terms as stated therein.

Name: _____ Title: _____

Signature: _____ Date: _____
Authorized Signature (as named in accompanying resolution)