

FARMERS NATIONAL BANK
Online Banking Terms and Conditions Agreement

Farmers National Bank Online Banking Services are available to all customers at no monthly charge.

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I. Introduction

General Information: This Online Banking Terms and Conditions Agreement ("Agreement") is a contract between you and Farmers National Bank that outlines and governs the Terms and Conditions for accessing your personal and commercial accounts via Farmers National Bank Online Banking Service. This Agreement explains the terms and conditions which govern the following Online Banking Services:

- Account and Balance Inquiries
- Account Transfers
- Transaction Downloads

In order to use Farmers National Bank Online Banking Service, you must accept these terms and conditions. By clicking on the "I Agree" button upon enrollment into Online Banking, you agree to abide by all the terms and conditions of this Agreement and acknowledge your receipt and understanding of this Agreement. Please read this Agreement carefully and print a copy for your records. This Agreement is governed by federal laws and regulations and, to the extent not preempted by federal law, by laws and regulations of the State of Ohio.

Consumer Accounts: Some of the terms set forth in this Agreement, as specified in this Agreement, apply only to Consumer Accounts. A "Consumer Account" is an account held by a natural person and used primarily for personal, family or household purposes.

Business Days: The term "Business Day" means Monday through Friday, excluding federal banking holidays.

II. Accessing Your Accounts, Security and Your Responsibilities.

Password and Login Security: Security is very important to Farmers National Bank. In order to activate your Online Banking Service, you must have at least one checking, savings, certificate of deposit or loan account with Farmers National Bank. When you login to the service for the first time, you will be prompted to choose an "Access ID" and a "Password." Because your password is used to access your accounts, you should treat it as you would any other sensitive personal data. You should carefully select a password that is hard to guess. Keep your password safe. Memorize your password and never tell it to anyone. You should not under any circumstances disclose your password by telephone or to anyone claiming to represent Farmers National Bank. Bank employees do not need and should not ask for your password.

Farmers National Bank is entitled to act on instructions received through online banking under your password and without inquiring into the identity of the person using that password. Any person having access to your Farmers National Bank online banking password will be able to access the Online Banking Services and perform all transactions, including reviewing account information and making transfers to other accounts which have mutual ownership. You are liable for all transactions made by persons authorized to use your password.

If, despite the Bank's advice, you give your password to anyone, you do so at your own risk since anyone to whom you give your password or other means of access will have full access to your account(s) even if you attempt to limit that person's authority.

You will be prompted to change your password every 90 days. This can also be done at any time once you are logged in, from the "Options" menu.

Access ID must be at least 8 characters and may not contain spaces or the following special characters: ! ^
Access IDs are case sensitive.

Passwords must be 8 – 12 characters and a combination of numbers, letters and special characters containing at least 1 UPPER case letter, 1 number and 1 special character. Please remember that your password is Case Sensitive

If you suspect that an unauthorized person has access to your password or believe your password has been lost or stolen or that someone may attempt to use the service without your consent or has transferred funds without your permission, you must notify Farmers National Bank immediately. See Part VI of this Agreement for additional information relating to liability for unauthorized transactions and error resolutions.

Your session time is unlimited, but to help prevent unauthorized access and ensure the security of your accounts, we will end your online session if we have detected no activity for 15 minutes. This is to protect you in case you accidentally leave your computer unattended after you login. When you return to your computer, you will be prompted to re-enter your password and your session will continue.

Your Rights and Responsibilities: In addition to this Agreement, you agree to be bound by and comply with the Account Agreement and Account Disclosure, the rules and regulations of the electronic transfer system, and state and federal laws and regulations. You, the consumer, are responsible for keeping your online password and account data confidential. We are entitled to act on transaction instructions received using your password, and you agree that the use of your password will have the same effect as your signature, authorizing the transaction(s). If you authorize other persons to use your password in any manner, your authorization will be

considered unlimited in amount and manner until you have notified us in writing that you have revoked the authorization, changed your password, and that you are responsible for any transactions made by such persons until such time as we receive and have time to act upon the notification that transfers by that person, or instructions regarding your accounts, are no longer authorized.

III. Online Services and Limitations

Available Services: You may use your personal computer to:

- View account balances and transaction history.
- Transfer funds from your Farmers National Bank checking and savings accounts into:
 - Other Farmers National Bank checking and savings accounts that belong to you.
 - Loan accounts.
- Establish automatic transfers from one of your Farmers National Bank accounts to another (from checking and savings to checking, savings or loans).
- Through Optional Online Bill Payment, pay bills to any merchant, institution or individual with a U.S. mailing address (See BillPay Terms and Conditions for additional information).
- Communicate directly with Farmers National Bank via secure e-mail.
- Set up and manager account alerts
- View check images and electronic account statements (ie: e-statements)

Other services may be added to Farmers National Bank Online Banking Service and will be communicated to our customers as the additions are made.

Hours of Accessibility: You may access Farmers National Bank Online Banking Service seven days a week, 24 hours per day. Necessary system maintenance will be scheduled for hours during which system traffic is normally at a minimum. If the system is unavailable due to an unanticipated problem, you may use the automated telephone voice response system (Telebanc), one of our ATM machines, or a branch office (during regular business hours) to conduct transactions.

Balance and Transaction Information: You may access any eligible Farmers National Bank account on which you are an owner or signer to receive transaction history and balance information. The balance and account history will show the current balance of the account, including any transactions conducted prior to the inquiry. In progress returns due to non-sufficient funds or stop payments may not be reflected in the inquiry.

Account Information and Transfers: Account balances and activity is current information. Funds transferred between related accounts initiated on your computer using Online Banking and received by the bank before 6:00 p.m. EST on a Business Day will be effective on that Business Day. Transfers processed on your computer using Online Banking and received after 6:00p.m. EST on a Business Day, or on any non-Business Day, will be effective the following Business Day.

Unavailable, Delayed, or Inaccurate Account Information: We strive to provide complete, accurate and timely account information through Online Banking. However, unless otherwise required by law, we will not be liable to you if any such information is unavailable, delayed or inaccurate. With respect to electronic funds transfer problems, such as unauthorized transfers or the Bank's failure to properly complete authorized transfers, the extent of our liability is described in Part VI of this Agreement.

Limits on Frequency and Amount of Transfers: Federal regulations require us to limit either by contract or in practice the number of certain types of transfers from money market deposit

accounts and savings accounts. Under these regulations, you are limited to six (6) preauthorized electronic fund transfers each month, including telephone transfers, Online Bill Payment and other online banking transactions, checks, and point-of-sale transactions. Of these six transactions, you are limited to no more than three transactions per month by check or point-of-sale. Payments to your Farmers National Bank loan accounts are not counted toward this limit. Subject to availability of funds in your designated checking account, there are no limits on the dollar amount of transfers to or from your account.

Service Cancellation: Farmers National Bank reserves the right to cancel your online service at any time without notice due to insufficient funds in one or more of your accounts. After cancellation, service may be reinstated at the discretion of the bank provided that funds are available to cover the cost of any fees and/or pending transfers. To reinstate your service, contact Farmers National Bank Customer Support Department at 888-988-3276

If you wish to cancel any of your Farmers National Bank Online Banking services, please contact Farmers National Bank Online Banking Department at 888-988-3276.

IV. Changes to Fees, Charges and Other Terms

We reserve the right to change the fees, charges or other terms outlined in the agreement. We will notify you 30 days prior to implementation of changes, either by written notice or e-mail, and will also update this agreement, if the changes to this agreement are more restrictive than those stated in the agreement, or increase your responsibility for unauthorized transactions. In the event that a change is necessary to ensure the security of the online system, an immediate change may be necessary, and we will notify you within 30 days after the change is made by electronic or written notice. You may choose to accept or decline changes by continuing or discontinuing the services to which the changes relate. We reserve the option to waive, reduce or reverse charges or fees in individual situations. Changes to fees applicable to specific accounts are governed by the applicable Account Disclosure.

V. Additional Electronic Fund Transfer Disclosures and Agreement Terms

Unauthorized Transactions

Tell us AT ONCE if you believe your online password has been lost or stolen or if you believe your password may be used without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit).

Also, if your statement shows transfers that you did not make, tell us at once.

The following three paragraphs apply only to Accounts that are "Consumer Accounts" (as defined in the Introduction to this Agreement):

If you tell us within two Business Days (see above for our Business Days), you can lose no more than \$50 if someone used your online password without your permission. If you do NOT tell us within two Business Days after you learn of the loss or theft or unauthorized use of your password, and we can prove that we could have stopped someone from using your password without your permission if you had told us, you could lose as much as \$500.

If your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after your statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason, such as a confirmed extended trip or hospital stay, kept you from telling us, we will extend the time periods.

Contact in event of Unauthorized Transfers

If you believe your online password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call Farmers National Bank Customer Support Department at 888-988-3276 or write to us at customersupport@farmersbankgroup.com.

In case of errors or questions about your electronic transfers, contact us at the telephone number or email address provided in the paragraph above. Contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt. We must hear from you no later than 60 days after we mailed you the FIRST statement on which the problem or error appeared. When you contact us about your problem (including by telephone, or email), please

- Include your name and account number(s).
- Describe the error or transaction in question, and explain why you believe it to be an error.
- Tell us the dollar amount of the suspected error.
- If the problem involves a bill payment, tell us the checking account number used for payment, the payee's name, date for which the payment was scheduled, payment amount, and any applicable payee account number or reference number.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 Business Days.

The following three paragraphs apply if your complaint or error is with regard to a Consumer Account:

We will determine whether an error occurred within 10 Business Days after we hear from you and correct any error promptly. If we need more time, however, we may take up to 45 calendar days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not provisionally credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts (an account that has been opened for 30 days or less), we may take up to 20 Business Days to provisionally credit your account for the amount you think is in error.

We will tell you the results of our investigation within three Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

Our Liability for Failure to Make Transfers or Paying Late

If we do not complete a transfer to or from your bank account on time or in the correct amount according to our agreement with you, and if the transfer was to or from a Consumer Account, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable:

- If, through no fault of ours, you do not have enough money in your account to make a transfer or bill payment.
- If a legal order directs us to prohibit withdrawals from the account
- If your account is closed or if it has been frozen
- If a hold has been placed on your account for uncollected funds
- If the transfer or payment would cause the account to become overdrawn beyond the balance of the account plus any overdraft protection
- If you, or anyone you allow, commits fraud or violates any law or regulation
- If any electronic terminal, telecommunication device or any part of the electronic fund transfer system is not working properly
- If you have not provided us with complete and correct payment information, including without limitation the name, address, account number and payment amount of the payee on a bill payment
- If you have not properly followed the instructions for using Farmers National Bank online banking Bill Payment Service
- If circumstances beyond our control (such as fire, flood, hurricane, improper transmission or handling of payments by a third party) prevent the transfer or bill payment, despite reasonable precautions taken by us
- There may be other exceptions stated in our agreement with you

Confidentiality -- Disclosure of Account Information

You authorize Farmers National Bank to disclose to third parties, agents, and affiliates, such as independent auditors, consultants or attorneys, information you have provided that we have obtained about your accounts and the transfers you make:

- To comply with government agency requests or court orders.
- To verify the existence and condition of your account to a third party, such as a credit bureau or merchant.
- To provide services relating to your account or to offer other products and services.
- To other entities if you give us permission.

Please refer to our Privacy Disclosure that we provided to you for a complete description of our policies and practices relating to the disclosure of your information to third parties. Our Privacy Disclosure is available by calling us at 888-988-3276.

Preauthorized Credits/Deposits

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company the person or company making the deposit will tell you every time they send us the money OR you can call us at 888-988-3276 to find out whether or not the deposit has been made.

Periodic Statements

You will get a monthly account statement unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly.

Fees and Charges:

Service Fees

Service	Fee
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Online Banking - Account and balance inquiries - Funds Transfers/Loan Payments - Export online transactions	No charge for this service
Online Bill Payment - Personal Accounts - Business Accounts	No charge for this service (See BillPay Terms and Conditions for additional information)

You agree to be responsible for any local or long distance telephone charges or Internet Service Provider (ISP) charges that you incur by accessing your accounts via Farmers National Bank Online Banking Service.

VI. LIMITATIONS ON BANK LIABILITY

We will not be responsible for the following incidents, errors or failures:

Access

We will not be responsible for failure to provide access or for interruptions in access to Farmers National Bank online banking or online Bill Payment Service due to a system failure or due to other unforeseen acts or circumstances.

Your Computer Equipment or Software

We will not be responsible for any errors or failures from any malfunction of your computer or any computer virus or other problems related to your computer equipment used with Farmers National Bank Online Banking Service.

We are not responsible for any error, damages or other losses you may suffer due to the malfunction or misapplication of any system you use, including your browser (Microsoft Explorer®, Netscape Navigator®, or otherwise), your Internet Service Provider (ISP), your personal financial management or other software, (such as Quicken®, or Microsoft Money®), or any equipment you may use (including your telecommunications facilities, computer hardware and modem) to access or communicate with Farmers National Bank Online Banking Service.

Online Bill Payment

We are not responsible for postal delays or processing delays by the payee for any bill payment made through our Bill Payment services.

VII. Other Provisions

Electronic Notice

With your consent, we may send notices to you by electronic mail (e-mail). You may use e-mail to contact us about inquiries, maintenance, and/or some problem resolution issues. E-mail may not be a secure method of communication. We therefore recommend that you do not send confidential personal or financial information by e-mail. There may be times when you need to speak with someone immediately, especially to report a lost or stolen PIN, or to stop a payment. In these cases, **do not use e-mail**. Instead, call us at 888-988-3276, during regular business hours, Monday - Thursday 7:30 a.m. - 6:00p.m., Friday 7:30 a.m. - 6:00 p.m., Saturday 8:00 a.m. – 12:00 p.m., excluding Bank Holidays.

Warranty and Software Limitations

NEITHER WE, NOR ANY OF OUR SUBSIDIARIES, ANY SOFTWARE SUPPLIER NOR ANY INFORMATION PROVIDERS MAKE ANY WARRANTY, EXPRESSED OR IMPLIED, TO YOU CONCERNING THE SOFTWARE, EQUIPMENT, BROWSER OR OTHER SERVICES INCLUDING, BUT NOT LIMITED TO, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR PARTICULAR PURPOSE (OR NON-INFRINGEMENT OF THIRD-PARTY RIGHTS), UNLESS DISCLAIMING SUCH WARRANTY IS PROHIBITED BY LAW.

Ownership of Website

The content, information and offerings on our Website are owned by Farmers National Bank, and the unauthorized use, reproduction, linking or distribution of any portions is strictly prohibited.

Geographic Restrictions

Farmers National Bank Online Banking services described in this Agreement and available on our Website are solely offered to citizens and residents of the United States of America currently residing in the United States. Citizens and residents outside the United States may not be able to access Farmers National Bank Online Banking or Bill Pay Service.

Scope of Agreement

This Agreement represents our complete agreement with you relating to our provision of Farmers National Bank Online Banking services. No other statement, oral or written, including language contained in our Website, unless otherwise noted, is part of this agreement.

Assignments

The Bank may assign certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.