

WIRE TRANSFER ENROLLMENT FORM

CUSTOMER INFORMATION

Please read carefully this Wire Transfer Enrollment Form, the attached Fund Transfer Agreement and the security procedures set forth below applicable to outgoing wire transfer orders ("Payment Orders") received by Alden State Bank ("Bank") through telephone, email, facsimile, an internet banking service, or any other method in which the undersigned customer ("Customer") is not physically present at a Bank location. The security procedures set forth below are intended to verify the identity and authority of the person initiating a Payment Order or any amendment or cancellation of a Payment Order and to verify that the wire transfer instructions are authorized and authentic. Terms not otherwise defined in this Enrollment Form have the meaning ascribed to those terms in the Fund Transfer Agreement ("Agreement").

Acceptance: By signing below and/or by initiating a Payment Order or any amendment or cancellation of a Payment Order using the security procedures contained in this Enrollment Form ("Security Procedures"), Customer is agreeing to the Security Procedures and Customer is agreeing that the Security Procedures are commercially reasonable. By signing below, Customer also acknowledges receipt of, and agrees to, the terms and provisions of the attached Agreement, as amended from time to time, and acknowledges and agrees that any person authorized in this Enrollment Form to initiate a Payment Order ("Authorized Individuals") from Customer's deposit account designated by Customer ("Authorized Account") has the authority to initiate a Payment Order. Customer agrees not to issue a Payment Order in excess of the dollar limit set by Bank from time to time. Customer acknowledges and agrees that the Wire Transfer Agreement supersedes any prior agreements between Customer and Bank (including any predecessor bank) regarding wire transfers.

Customer hereby agrees that the authenticity of any Payment Order or any amendment or cancellation of a Payment Order issued in the name of a Customer will be verified pursuant to the following Security Procedures:

SECURITY PROCEDURES:

- 1. Designation as Authorized Account.** Customer and Bank hereby agree that Bank shall be authorized to execute a Payment Order solely by debiting an account designated on this Enrollment Form ("Authorized Account").
- 2. Designation as Authorized Individual.** Customer and Bank hereby agree that Bank shall be authorized to execute a Payment Order or any amendment or cancellation of a Payment Order received from only the individual(s) designated below on this Enrollment Form ("Authorized Individual"), and Customer acknowledges that the Authorized Individual must be enrolled as a user in the internet banking service, and that in order to mitigate risks associated with unauthorized Payment Orders, it is advisable to limit the number of Authorized Individuals.
- 3. Designation of Authorized Limit.** Customer and Bank hereby agree that Bank shall be authorized to execute a Payment Order or any amendment or cancellation of a Payment Order received from an Authorized Individual in an amount up to, but not exceeding, any applicable dollar limit designated below on this Enrollment Form ("Authorized Limit"), and Customer acknowledges that, in order to mitigate risks associated with unauthorized Payment Orders, the dollar limits may be set appropriately.
- 4. Use of a Token.** Customer and Bank hereby acknowledge that to initiate Payment Orders through an internet banking service, whether referred to as Business Online, eCorp, or by another name, Authorized Individuals are required to use a token to access the internet banking service and a 4-digit PIN that was designated for the user when they were enrolled as a user.

- 5. Telephone Call-back Confirmation.** Customer and Bank hereby agree that after the Payment Order has been processed by Bank, but prior to sending said Payment Order, Bank may, but shall not be obligated to, complete a telephone call-back confirmation. If such confirmation is made, Bank will call any owner and/or signer on the Authorized Account by telephone at a phone number that Bank has on file for Customer and said owner and/or signer will confirm the wiring instructions. CUSTOMER ACKNOWLEDGES THAT THIS TELEPHONE CALL-BACK CONFIRMATION IS COMPLETED AT THE SOLE DISCRETION OF BANK, AND BANK IS NOT REQUIRED TO COMPLETE SAID CONFIRMATION PRIOR TO EXECUTING A PAYMENT ORDER.
- 6. Acknowledgement.** Customer acknowledges that the use of a token is commercially reasonable for purposes of applicable law, that any security procedure or error detection procedure established by the Bank or on its behalf will be commercially reasonable for purposes of applicable law and that any security procedure is solely for the purpose of verifying that any instruction to the Bank is actually being given by the Customer or on the Customer's behalf and is not for the purpose of detecting any error in the content, communication or transmission of the instruction to the Bank (for example, any error in any amount or any name or account or other identifying numbers of an account or financial institution or other party).

BUSINESS ONLINE WIRE FEE SCHEDULE

Service Description	Standard Charge
Business Online	Free
Business Online with Wires	\$10/month
Per Originated Wire Transfer	\$15

Account number to be debited for the above fees: _____

By: _____
Company's Authorized Signature and Title

Date: ____/____/____



AUTHORIZED ACCOUNT

Customer hereby designates the following account(s) as the Authorized Account(s), and Customer acknowledges and agrees that Bank is authorized to debit the Authorized Account(s) in order to execute a Payment Order received from Customer’s Authorized Individual(s) designated below:

Account 1 Number		Account 6 Number	
Account 2 Number		Account 7 Number	
Account 3 Number		Account 8 Number	
Account 4 Number		Account 9 Number	
Account 5 Number		Account 10 Number	

AUTHORIZED INDIVIDUAL(S)

Customer hereby designates the following individual(s) as Authorized Individual(s) on the Authorized Account(s), and Customer acknowledges and agrees that the following are authorized to initiate a Payment Order using telephone, email, facsimile, an internet banking service, or any other method in which the undersigned customer (“Customer”) is not physically present at a Bank location:

Account(s)	Authorized Individual

Customer represents and warrants that the person signing this Enrollment Form on behalf of Customer is duly authorized to sign it.

Signature of Company Officer:	
Printed Name of Company Officer:	
Printed Title:	
Date:	

*****For Financial Institution Use Only*****

Wire Approval:	<input type="checkbox"/> YES <input type="checkbox"/> NO
Bank Officer Initials:	
Date:	