



Business Online Banking Services (eCorp)

eCorp Basic

Advanced Security Login Credentials
Account Inquiry
Internal Transfers
Online Check Images
Online Statement Images
Stop Payments
Online Bill Payment (requires enrollment)

For eCorp Basic services complete the following applications and return them to any Adirondack Bank branch or mail to: Adirondack Bank, 185 Genesee St, Suite 700, Utica, NY 13501.

eCorp Advantage

(Please note: requires additional Bank applications and forms to be completed at a banking Branch location)

Advanced Security Login Credentials (Token Authentication)
Account Inquiry
Internal Transfers
Online Check Images
Online Statement Images
Stop Payments
Online Bill Payment (requires enrollment)
Wire Transfers
ACH Fund Transfers (credit and/or debit)
ACH File Transfers (e.g. Payroll Files)

To eliminate monthly paper account activity statements, be sure to enroll in eStatements once you are an online banking customer at www.adirondackbank.com and receive your account statement electronically.

To assist with fraud prevention on your Business Debit Card ask about CardValet and Mobile Wallet.

Contact 1-877-404-2265, option 1 or your local branch with any questions.



ADIRONDACK BANK
Member FDIC

Business Online Banking Application (eCorp)

You have indicated that you would like to take advantage of our Internet Banking services, please complete this request form and return it to any Adirondack Bank office or mail it to: Adirondack Bank, 185 Genesee St., Suite 700, Utica, NY 13501.

General Company Information

Company Name _____ Tax ID Number _____

Address _____

City _____ State _____ Zip _____

Contact Information

Contact Name _____

Contact Phone: _____ Contact Fax: _____

Contact Email Address: _____

One Time Setup Fee - Please indicate the last 4 digits of the account that we may debit for the one-time setup fee: XXXXXX. (The one-time setup fee includes one Multi Factor Authentication Token [if applicable for added services]. Additional tokens are \$20 each)

eCorp Sr Administrator Authorization

Sr Administrator Name _____ Access ID _____
(8 - 12 alpha/numeric characters long, no special characters required)

Security Verification

Mother's Maiden Name _____ City of Birth _____

Email Address _____ Phone Number () _____

Authorized Access Times - This individual is authorized to access:

Maximum Access, 24 hours a day, 7 days a week or Monday - Friday Access, 8:00 am – 6:00 pm

Please Note: As an administrator, you will be responsible for the following functions:

- Inquire, add, change, and delete employees for access to your company's accounts, Contacting the bank for additional / replacement Multi Factor Authentication Tokens, Inquire, add, change, and delete employees for access to your company's Online Bill Payment Services (if applicable), Assign and change the company employees' PIN's for eCorp account users, Employee Group headings, Fund Transfer Group headings, Employee Account access, and Employee Fund Transfer access, Create templates to transfer money between your accounts with Adirondack Bank

Authorized Account Signature

Sr Administrator Signature

Printed Name

Printed Name

Title

Date

Title

Date

Once the Adirondack Bank setup is complete, you will be contacted with a temporary password.

ADIRONDACK BANK CORPORATE INTERNET BANKING SERVICE AGREEMENT

This Corporate Internet Banking Service Agreement ("Agreement") is a contract which establishes the rules which cover your electronic access to your accounts at Adirondack Bank ("Bank") through the Internet Banking System ("Premier eCorp"). By using eCorp, you accept all the terms and conditions of this Agreement. Please read it carefully.

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

This Agreement is also subject to applicable federal laws and the laws of the State of New York (except to the extent this Agreement can and does vary such rules or laws). 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 Adirondack 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. This Agreement, together with the Enrollment Form and Fee Schedule, constitutes the entire agreement between you and Adirondack Bank with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein.

1. Definitions - As used in this Agreement, the words "we", "our", "us" and "Bank" mean Adirondack Bank. "You" and "your" refer to the "Account Holder" authorized by Adirondack Bank to use eCorp under this Agreement and anyone else authorized by that account holder to exercise control over the accountholder's funds through eCorp. "Account" or "accounts" means your accounts at Adirondack Bank. "Electronic funds transfers" means ATM withdrawals, preauthorized transactions, point of sale transactions, transfers to and from your Bank accounts using eCorp including bill payments. "eCorp Services" means the services provided pursuant to this Agreement, including the Bill Payment Service (Commercial ePay). "Business days" means Monday through Friday. Holidays are not included.

2. Access - To use eCorp, you must have at least one checking account at Adirondack Bank, acquire the computer hardware and software required to access eCorp, access to Internet service, a web browser that provides a commercially reasonable encryption software, a valid e-mail address, and a Multi Factor Authentication token (if applicable) that you will receive from the Bank. It is your responsibility to maintain and upgrade your computer equipment for your use of eCorp. Adirondack Bank is not responsible for equipment failure or malfunction on your computer, any computer virus that may affect your computer or other problems that may occur, directly or indirectly, from your use of eCorp. Once we have received your electronic Enrollment Form, and verified your account information, we will setup the assigned Senior Administrator for your business and contact them with their login ID, password and Multifactor Authentication token if required. The Senior Administrator is responsible for adding, deleting, and maintaining eCorp users for your business. eCorp can be used to access only the Bank accounts which you have designated for access by eCorp in your Account Authorization Form. You can add or delete any of your Bank accounts from this Agreement by completing a new Account Authorization Form. Access to your accounts through eCorp will be based upon the identification of users and authority levels specified by you in your Enrollment Form. We undertake no obligation to monitor transactions through eCorp to determine that they are made on behalf of the account holder.

3. eCorp Services - You can use eCorp to check the balance of your Bank accounts, view Bank account histories, transfer funds between your Bank accounts, make stop payment requests, view checks, change your address, make wire and ACH transfers (upon approval) and pay bills from your Bank accounts (via the optional online bill payment service Commercial ePay). Balance and activity information is available as of the previous business day.

4. Hours of Access - You can use eCorp seven days a week, twenty-four hours a day, although some or all eCorp services may not be available occasionally due to emergency or scheduled eCorp maintenance. We agree to post notice of any extended periods of non-availability on the Adirondack Bank website.

5. Your Password - Your temporary password will be provided to you upon setup of your online account. It is strongly recommended that when you login for the first time that you activate your Multi Factor Authentication token and establish a PIN, if applicable. For security purposes, your login ID, password, and token should be kept separate. At your first login, setup your Multifactor Authentication token (if applicable). From that point on your password will consist of an 8 digit number generated from the Multi Factor Authentication token and the 4 digit PIN that you created.

You accept responsibility for the confidentiality and security of your Multi Factor Authentication token and we suggest you change your PIN regularly. Upon three (3) unsuccessful attempts to use your password, your access to eCorp will be locked. To re-establish your authorization to use eCorp, you must contact us to have your password reset.

6. Security - You understand the importance of your role in preventing misuse of your accounts through eCorp and you agree to promptly examine your periodic statement for each of your Bank accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver's license number and social security number. You understand that personal identification information alone, or together with information related to your account, may allow unauthorized access to your account. Your password and login ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via eCorp is encrypted in an effort to provide transmission security and eCorp utilizes identification technology to verify that the sender and receiver of eCorp transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure that the eCorp system is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Premier eCorp, or e-mail transmitted to and from us, will not be monitored or read by others. You agree to review the Enhanced Security Information at www.adirondackbank.com for additional details on protecting your information.

7.Fees and Charges - You agree to pay the fees and charges for your use of eCorp Services as set forth in the current fee schedule. You agree that all such fees and charges will be deducted from the Adirondack Bank checking account designated as the "Primary Checking Account" on your Enrollment Form. 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 this Agreement. You are also responsible for telephone and Internet service fees you incur in connection with your use of eCorp.

8. Balance Reporting - Adirondack Bank shall provide you, subject to the terms and conditions contained in the Agreement, with the service(s) that you requested as specified on the Enrollment Form which is made a part of this Agreement. Adirondack Bank shall provide prior day and memo post balance and transaction information on your account(s). Adirondack Bank shall not be responsible for the accuracy and timeliness of the delivery of any information furnished to the eCorp system by other reporting banks.

9.Internal Book Transfer - You agree that given the size, type and frequency of the intra-Bank transfers, which you intend to make, the following procedures are commercially reasonable. You agree that Adirondack Bank may solely rely on these procedures to verify the authenticity of your transfer requests. You agree to be bound by any transfer requested in its name and which is in compliance with such procedures whether actually authorized or not. The procedures are as follows:

- A. You are responsible for the input and verification of all information onto the eCorp system. Adirondack Bank shall have no responsibility to determine the accuracy of such information. Should there be any conflict between account number and account name, the account number shall prevail. Adirondack Bank shall be entitled to rely upon any book transfer request reasonably believed by Adirondack Bank to have been input by you or your authorized users specified in the Enrollment Form.
- B. Adirondack Bank cut-off time for book transfer requests is 6:00 p.m. (EST), after which time such requests will be processed the next business day.
- C. Adirondack Bank may, in its sole discretion, reject any transfer request if there are insufficient Available Collected Funds in your authorized account(s) as specified on your Enrollment Form; or the transfer request (1) is not authenticated to Adirondack Bank's satisfaction or which Adirondack Bank, in good faith, believes may not be authorized by you; (2) contains incorrect, incomplete or ambiguous information; or (3) involves funds subject to a lien, hold, dispute or legal process which prevents their withdrawal. Adirondack Bank shall incur no liability for any loss to you or to any third person occasioned by Adirondack Bank's refusal to make such transfer.
- D. Adirondack Bank shall not be responsible for any loss or liability arising from: Your negligence or breach of this Agreement; any ambiguity or inaccuracy in any book transfer request or in the information set forth in this Agreement given to Adirondack Bank by you; or from any error, failure or delay in the execution of a book transfer, including without limitation any inoperability of computer or communication facilities, or other circumstances beyond the Bank's reasonable control.
- E. LIMITATIONS - With a Savings account and Money Market account you may make six (6) transfers from your account each calendar month or statement cycle, if by preauthorized or automatic transfer, or telephone (including date transmission) agreement, check, draft, debit card or similar order. Withdrawals made in person, by messenger, by mail or at an ATM are unlimited. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds being held until the hold expires.

10.Posting of Transfers - Transfers initiated through eCorp before 6:00 p.m. (EST) on a business day are posted to your account the same day. Transfers completed after 6:00 p.m. (EST) on a business day, Saturday, Sunday or banking holiday, will be posted on the next business day. eCorp identifies transfers based upon the login ID of the user who made the electronic transfer. You agree to communicate with any other persons with authorized access to your accounts concerning any transfers from your accounts in order to avoid overdrafts.

11.Online Bill Payment Service (Commercial ePay) [if applicable] - Upon approval of the online bill payment services (Commercial ePay) you agree to the terms listed in the online bill pay service agreement detailing the features and obligations of the Commercial ePay services. Refer to the online bill payment service agreement for specific information regarding the online bill payment services.

12.Stop Payment Requests - eCorp allows you to: (1) place a stop payment order request of up to six (6) months in duration; (2) cancel an existing stop payment order; or (3) determine the paid status of a check. Any stop payment placed on the eCorp system shall automatically expire six (6) months from date of the placement of the stop payment order by you.

- A. You agree to indemnify Adirondack Bank against any loss for the amount of said check and all expenses, costs and consequential damages, if any, incurred by Adirondack Bank because of refusing payment pursuant to your stop payment order. You agree not to hold Adirondack Bank liable on account of payment contrary to your stop payment order if same occurs through inadvertence, accident or oversight, or if by reason of such payment other items drawn by the undersigned are returned insufficient. You agree that any stop payment placed on any check issued on your accounts designated on the Enrollment Form may be relied upon by Adirondack Bank to have been placed by an agent of you duly authorized to place the stop payment, and Adirondack Bank shall have no duty or obligation to verify either the authenticity of the stop payment order request or the authority of the person placing it.
- B. Stopping the payment of a check is different from the cancellation of a bill payment. Once the bill payment has been debited from your account, you CANNOT cancel or stop a bill payment which has been paid electronically.

- C. You may initiate stop payment requests online via eCorp only for paper checks you have written (non-electronically) on your Adirondack Bank accounts (not Commercial ePay bill payer paper drafts.) Online stop payment requests received by 3:00 p.m. will be processed the same day. Requests received after 3:00 p.m. will be processed by 9:00 a.m. the next business day. To be effective, this type of stop payment request must precisely identify the account number, name of the payee, the check number, the amount, the date of the check, and the reason for stop payment. Adirondack Bank shall have no responsibility to determine the accuracy of such information. Adirondack Bank shall provide you notice of the actual stop payment of a check.
- D. If you make your stop payment request online or by telephone, we may also require you to put your request in the form of a paper writing and get it to us within fourteen (14) calendar days after you call. You will incur stop payment charges as disclosed in the current fee schedule for the applicable account.
- E. Preauthorized Electronic Fund Transfers - Right to Stop Payment and procedures for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at (877) 404-2265, or write us at Adirondack Bank, Client Services Dept., 185 Genesee St., Utica, NY 13501, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. Reference the Fee Schedule for stop payment charges.

Notice of varying amounts: If these regular payments vary in amounts, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Liability for Failure to Stop Payment of Preauthorized Transfer. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

13. Wire Transfer Requests - If you and your authorized representatives desire to originate wire transfer of funds and the Bank is willing to act as your originating and receiving Bank for that purpose, but only with respect to those payment orders of yours which the Bank originates and accepts, then you will need to complete and sign the Wire Transfer Agreement and renew it annually.

14. Automated Clearing House Requests - If you and your authorized representatives desire to originate Automated Clearing House (ACH) transactions (referred to herein as "Entries") through Financial Institution for deposit or withdrawal of funds to and from the accounts of your certain customers and other parties ("Customers") maintained at the Bank and other Participating Institutions ("Accounts"), then you will need to sign the Agreement to Perform Automated Clearing House Services. Approval to originate ACH transactions must be granted by the Commercial Loan Department before inception of this service.

15. Disclosure of Account Information and Transfers - You understand information about your accounts or the transfers you make may automatically be disclosed to others. For example, tax laws require disclosure to the government of the amount of interest you earn, and some transactions, such as large currency and foreign transactions, must be reported to the government. We may also provide information about your accounts to persons or companies we believe would use the information for reasonable purposes, such as when a prospective creditor seeks to verify information you may have given in a credit application or a merchant calls to verify a check you have written. In addition, we routinely inform credit bureaus when accounts are closed because they were not handled properly. We may also seek information about you from others, such as the credit bureau, in connection with the opening or maintaining of your account or in connection with approving your access to eCorp. You agree and hereby authorize all of these transfers of information.

16. Confidentiality - We will disclose information to third parties about your account or the transfers you make:

- A. Where it is necessary for completing transfers;
- B. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- C. In order to comply with government agency or court orders, or
- D. If you give us your written permission.

17. Periodic Account Statements - You will not receive a separate eCorp statement. Transfers to and from your accounts using eCorp will appear on the respective periodic account statements for your Adirondack Bank accounts.

18. Change in Terms - We may change any term of this Agreement at any time. If the change would result in increased fees for any eCorp service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least thirty (30) days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We will post any required notice of the change in terms on the Adirondack Bank website or forward it to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within thirty (30) days after the change becomes effective. Your continued use of any or all of the subject eCorp Services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

In Case of Errors or Questions about Your Electronic Transfers, including Bill Payments - Telephone us at (877) 404-2265, or write us at Adirondack Bank, Client Services, 185 Genesee St., Suite 700, Utica, NY 13501 as soon as you can, if you think your periodic account statement is wrong, or if you need more information about a transfer listed on the

statement. We must hear from you no later than sixty (60) days after we sent the FIRST periodic account statement on which the problem or error appeared. When you contact us:

- A. Tell us your name and account number (if any).
- B. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error, or why you need more information.
- C. Tell us the dollar amount of the suspected error.
- D. If the suspected error relates to a bill payment made via the eCorp system Bill Payment Service (Commercial ePay), tell us the account number used to pay the bill, payee name, the date the payment was sent, payment amount, ID number, and the payee account number for the payment in question. (This information appears on the Bill Payment View Posting Screen.)

If you contact us orally or by e-mail, we may require that you send us your complaint or question in the form of a paper writing by postal mail or fax within ten (10) business days. We will tell you the results within three (3) 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 that we used in our investigation.

19. Our Liability for Failure to Make a Transfer - If we do not complete a transfer to or from your account, on time or in the correct amount, according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your losses or damages caused as a result. However, there are some exceptions. We will NOT be liable, for instance:

- A. If, through no fault of ours, you do not have enough money in your account to make a transfer.
- B. If a legal order directs us to prohibit withdrawals from the account.
- C. If your account is closed, or if it has been frozen.
- D. If the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit for any credit arrangement set up to cover overdrafts.
- E. If you, or anyone authorized by you, commits any fraud or violates any law or regulation.
- F. If any electronic terminal, telecommunication device, or any part of the eCorp system electronic fund transfer system is not working properly and you knew about the problem when you started the transfer.
- G. If you have not provided us with complete and correct payment information for the eCorp Bill Payment Service (Commercial ePay), including, without limitation, the name, address, your payee-assigned account number, payment date, and payment amount for the payee on a bill payment.
- H. If you have not properly followed the on-screen instructions for using eCorp.
- I. If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.

20. Your Liability for Unauthorized Transfers – You may not have the benefit of any consumer law limiting liability with respect to unauthorized account activity. This means your liability for the unauthorized account activity could be greater than the liability on a consumer account. You accept and agree to undertake the additional risk and greater measure of liability associated with unauthorized activity. You are liable for transactions you did not authorize if we can prove that we processed the transaction in good faith and in compliance with a commercially reasonable security procedure to which we both agreed, unless otherwise required by law.

CONTACT US AT ONCE if you believe your password has been lost, stolen, used without your authorization, or otherwise compromised, or if someone has transferred or may transfer money from your accounts without your permission. An immediate telephone call to us is the best way to reduce any possible losses. You could lose all the money in your accounts.

If you do NOT contact us within two (2) business days after you learn of the loss, theft, compromise, or unauthorized use of your password, and we can prove we could have stopped someone from using your password to access your accounts without your permission if you had told us, you could lose all the money in your accounts.

Also, if your periodic account statement shows transfers that you did not make, contact us at once. If you do not tell us within sixty (60) days after the periodic account statement was mailed to you, you may not get back any money you lost through transactions made after the sixty (60) day time period 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 long trip or hospital stay) kept you from contacting us, we will extend the time periods.

21. 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 eCorp system Services provided to you under this Agreement. We do not and cannot warrant that eCorp will operate without errors, or that any or all eCorp Services will be available and operational 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 for 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 or access to eCorp, 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. Further, in no event shall the liability of Adirondack Bank and its affiliates exceed the amounts paid by you for the services provided to you through eCorp.

22. Your Right to Terminate - You may cancel your eCorp service at any time by providing us with written notice by postal mail or fax. Your access to eCorp will be suspended within three (3) business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

23. Our Right to Terminate - You agree that we can terminate or limit your access to eCorp Services for any of the following reasons:

- A. Without prior notice, if you have insufficient funds in any one of your Adirondack Bank accounts. eCorp service

may be reinstated, at our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits.

- B. Upon three (3) business days notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account.
- C. Upon reasonable notice, for any other reason at our sole discretion.
- D. Inactivity of twelve (12) months. If you do not access your online account for twelve (12) months your access will be purged from the system. If your access is purged and you are an eStatement customer, your periodic account statement will be converted to a paper statement. This may impact account interest and benefits.

24. Communications Between Adirondack Bank and You - Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

- A. E-mail -You can contact us by e-mail at Clientservices@adirondackbank.com (Please note that Banking transactions through eCorp are not made via e-mail.)
- B. Telephone - You can contact us by telephone at (877) 404-2265
- C. Facsimile - You can contact us by fax at (315) 733-2504
- D. Postal Mail - You can write to us at:

Adirondack Bank
Operations
185 Genesee St Suite 700
Utica, NY 13501

- E. In Person - You may visit us in person at any one of our locations. All Adirondack Bank locations and hours are available at adirondackbank.com.

25. Consent to Electronic Delivery of Notices - You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the Bank System website or by e-mail. You agree to notify us immediately of any change in your e-mail address.

By using Adirondack Bank eCorp you assert that you have read and agree to all the terms and conditions set forth in the above eCorp Internet Banking Service Agreement.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date first above set forth.

Authorized Account Signer

Adirondack Bank
Bank

Printed Name _____

Printed Name _____

Title _____

Title/Branch _____

Date _____

Date _____

Adirondack Bank Alerts Terms and Conditions

Alerts. Your enrollment in [Adirondack Bank](#) Online Banking and/or Mobile Banking (the “Service”) includes enrollment to receive transaction alerts and notifications (“Alerts”). Alerts are electronic notices from us that contain transactional information about your [Adirondack Bank](#) account(s). Alerts are provided within the following categories:

- Mandatory Alerts provide you with important account notifications, such as information about changes to your Online Banking password, PIN, or login information. You do not have the option to suppress these Mandatory Alerts.
- Account Alerts provide you with notification of important account activities or when certain changes are made to your Service accounts, such as [scheduled payments made](#), [scheduled payments cancelled](#) and [mobile deposits](#). These Alerts are automatically activated for you. Although you may suppress these Account Alerts, we strongly recommend that you do not do so because they provide important information related to your Service accounts.
- Additional Alerts must be activated by you to be enabled. These Additional Alerts can be accessed from the Manage Alerts menu within Adirondack Bank Online Banking and Manage Alerts menu within Adirondack Bank Mobile Banking.

Account Alerts and Additional Alerts must be managed and/or added online through the Service. You cannot maintain all Alerts through your mobile device. We may add new Alerts from time to time, or cancel old Alerts. We usually notify you when we cancel Alerts, but are not obligated to do so. [Adirondack Bank](#) reserves the right to terminate its Alerts service at any time without prior notice to you.

Methods of Delivery. We may provide Alerts through one or more channels (“EndPoints”): (a) a mobile device, by text message, (b) a mobile device, by push notification; (c) an e-mail account, by an e-mail message; or (d) your [Adirondack Bank Online Banking message](#) in-box, by an e-mail message. You agree to receive Alerts through these EndPoints, and it is your responsibility to determine that each of the service providers for the EndPoints described in (a) through (c) above supports the e-mail, push notification, and text message Alerts provided through the Alerts service. Please be advised that text or data charges or rates may be imposed by your EndPoint service provider. Alert frequency varies by account and preferences. You agree to provide us a valid mobile phone number or e-mail address so that we may send you Alerts. If your e-mail address or your mobile device's number changes, you are responsible for informing us of that change. Your Alerts will be updated to reflect the changes that you communicate to us with regard to your primary and secondary e-mail addresses or mobile device number.

Alerts via Text Message. To stop Alerts via text message, text **"STOP" to 99588 at any time.** Alerts sent to your primary e-mail address will be unaffected by this action. To restore Alerts on your mobile phone, just visit the Alerts tab in **Adirondack Bank** Online Banking and click the box next to your mobile

number for the Alerts you'd like to receive again. For help with SMS text alerts, text “HELP” to **99588**. In case of questions please contact customer service at **1-877-404-2265**. Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless, MetroPCS.

Limitations. **Adirondack Bank** provides Alerts as a convenience to you for information purposes only. An Alert does not constitute a bank record for the deposit or credit account to which it pertains. We strive to provide Alerts in a timely manner with accurate information. However, you acknowledge and agree that your receipt of any Alerts may be delayed or prevented by factor(s) affecting your mobile phone service provider, Internet service provider(s) and other factors outside **Adirondack Bank's** control. We neither guarantee the delivery nor the accuracy of the contents of each Alert. You agree to not hold **Adirondack Bank**, its directors, officers, employees, agents, and service providers liable for losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from (a) a non-delivery, delayed delivery, or the misdirected delivery of an Alert; (b) inaccurate or incomplete content in an Alert; or (c) your reliance on or use of the information provided in an Alert for any purpose.

Alert Information. As Alerts delivered via SMS, e-mail and push notifications are not encrypted, we will never include your passcode or full account number. You acknowledge and agree that Alerts may not be encrypted and may include your name and some information about your accounts, and anyone with access to your Alerts will be able to view the contents of these messages.