



BUSINESS ONLINE BANKING SYSTEM SERVICES AGREEMENT

The undersigned ("Customer" or "you") hereby accepts the offer of United Bank ("Financial Institution" or "we") to provide, subject to the terms and conditions set forth herein, access to the Business Online Banking System ("System") for reporting account balance(s) and/or other cash management data related to Customer's Financial Institution accounts and for such other services as may be agreed upon through the execution of one or more separate agreements, the terms of which shall be incorporated herein.

PURPOSE. The primary purpose of this Agreement is to authorize banking transactions by electronic means. When Customer uses or permits any other person to use, the System, Customer agrees to the terms and conditions of this Agreement and that such person's use will be governed by the terms contained herein.

SERVICES. Financial Institution will enter into the System, as requested by Customer, balance information and/or itemized debit and credit information for Customer's Financial Institution bank account(s) on a daily basis. Financial Institution shall provide system instructions to Customer. Use of the System is intended for your internal use or to provide benefit to parties to whom you seek to make payment (collectively, "Payees", and each individually, a "Payee"), or a party to whom a bill of exchange is made payable. The System may be used to request the following transactions for accounts that may be accessed through the System:

- Transfer funds between Customer's United Bank checking, savings, and money market accounts;
- Obtain certain account balance and transaction information;
- View front and back images of posted checks;
- Order bill payments from Customer's checking account to Payees;
- Order wire transfers from Customer's checking account to Payees (additional agreement required);
- Order Financial Institution to stop payment of checks drawn on Customer's checking accounts;
- Originate ACH debit and/or credit transactions from Customer's accounts (additional agreement required);
- Use the Remote Deposit service, as described below, to deposit checks into deposit accounts from Customer's location (additional agreement required);
- Use the Positive Pay service, as described below, to compare cleared checks against previously submitted issue files (additional agreement required); and
- Use of eStatements, as described below, for electronic delivery and access of monthly statements.

SYSTEM MANAGER. The term "System Manager" refers to a person Customer designates as such to establish and maintain access to the System by the Users. The term "User" refers to a person so designated by a System Manager to engage, on behalf of Customer, in one or more of the electronic banking services permitted by this Agreement. A System Manager shall have the authority to designate and remove a User as such, and to establish the scope of each User's authority with respect to the System.

USE OF PASSWORD; AUTHORIZATION. In order to enable Customer to access the System, Financial Institution shall issue to the System Manager a User ID and Password and/or security token devices (hereafter called "credentials") which shall be confidential. Customer agrees to disclose the credentials only to persons authorized to access the System and further agrees to establish and maintain procedures to safeguard any credentials furnished by Financial Institution. Customer agrees to notify Financial Institution at once if it believes any credentials have been learned by an unauthorized person. If Financial Institution believes that security has been breached, it may change the credentials without prior notice. Customer authorizes Financial Institution to consider any access to the System to be Customer's authorized access.

The User's credentials identify the User as an individual who is authorized to conduct transactions with the account and validates the directions given. The passwords used by each User with the System act as the signature of the owner of the account. By each User's use of the credentials to gain access to the system and directing Financial Institution in Customer's use of the system, Customer authorizes Financial Institution to follow those directions. All electronic communications that are authenticated and validated by Financial Institution will be deemed to be valid and given the same effect as written and signed paper communications.

As an enhanced online security feature, the System utilizes the RSA Authentication Multi-Factor Authentication Solution. RSA Authentication provides the User added safety feature with an RSA Authentication image and phrase or a picture and image title that is known only by the User. When Customer sees the RSA Authentication image the User can be confident that the legitimate bank website is being viewed and not an imposter site. In addition, RSA Authentication

remembers which computer(s) are normally used, preventing potential fraudsters from logging in to Customer's accounts even if a User's login credentials are obtained. When the computer being used to access the System is not recognized, the User must verify identity by responding correctly to the Challenge Questions that were established during the User enrollment process before access is allowed to the System.

The System also utilizes token devices as an added layer of security. One or more tokens may be issued, depending on the specific functions of the System being utilized. After a one-time registration process, you will log in to the System with your current IDs and passwords and a unique one-time six-digit password generated by the token. You agree to establish and implement physical, technical and administrative measures to prevent unauthorized use of security tokens. Losses that arise from unauthorized access to the System because of improper safekeeping of tokens are the responsibility of Customer. You agree to notify us immediately if any tokens should be lost or placed in the custody of an unauthorized person.

INTERNAL FUNDS TRANSFER SERVICE. The internal funds transfer service may be used to schedule (a) the transfer of funds between Customer's checking, savings and money market accounts with Financial Institution and (b) the payment of credit or loan accounts with Financial Institution from Customer's checking, savings and money market accounts. The service allows funds transfers in two ways:

- A future dated transfer is a single transfer of funds to be made on a date you specify up to 30 days in advance.
- An immediate transfer is a single transfer of funds to be made as soon as possible after you request the transfer.

BILL PAYMENT SERVICE. The bill payment service may be used to schedule the distribution of funds from Customer's checking and money market accounts to Payees that have been selected to receive payment using the service. The service allows bill payments in a number of ways:

- An immediate payment is a single transfer of funds to a Payee to be made as soon as possible after the transfer request is made, but not later than five business days before the bill is due.
- A recurring payment is one of a series of transfers of a fixed amount of funds to a Payee on a regular periodic basis.
- A future dated payment is a single transfer of funds to a Payee to be made on a date you specify up to one year in advance.
- A payment that is made in conjunction with an electronic bill ("e-bill").

The bill payment service is offered through CheckFree Services Corporation. By using the bill payment service, Customer agrees to the additional terms and conditions outlined by CheckFree Service Corporation that are available on the bill payment service module of the System. Financial Institution may terminate access to the bill pay service after six (6) consecutive months of inactivity.

Bill payments made through the service require sufficient time for the payee to credit Customer's account properly. To avoid late charges by the Payee, the Customer must make the payment sufficiently in advance (at least five business days) of the due date of the payment. Financial Institution cannot guarantee prompt receipt and processing of payments by payees, and shall not be responsible for any charges imposed or other action taken by a payee because of a late payment, including but not limited to finance charges and late fees.

WIRE TRANSFER SERVICE. Customer may use the wire transfer service to order wire transfers from Customer's checking account to Payees. The wire transfer service may only be used after you have completed and signed Financial Institution's Funds Transfer Agreement, including a Funds Transfer Procedures Guide (together, the "Funds Transfer Agreement"), and the Funds Transfer Agreement remains in effect. Any communication required or permitted to be in writing under the Funds Transfer Agreement will be effective as such if transmitted electronically by use of the service.

POSTING AND CUT-OFF TIMES. Business days are Monday through Friday, excluding federal holidays. Transactions conducted on a business day before 6:00 p.m. (Eastern Time) are posted to accounts as of that business day. Transactions conducted at or after 6:00 p.m. (Eastern Time) on a business day or on Saturday, Sunday or a holiday, are posted to accounts as of the next business day. Positive Pay has a different cut-off time that is identified in the respective Services Agreement.

Preauthorized transfers scheduled to be completed on a business day will be posted to Customer's account as of that business day. Preauthorized transfers scheduled to be completed on a day other than a business day will be completed and posted to Customer's account as of the EARLIEST business day after the transfer is scheduled. Preauthorized transfers scheduled to be completed on a day, which does not exist in a certain month, will be completed and posted to Customer's account as of the last business day of the month.

Transactions posted to Customer's account as of a certain business day may not be reflected in account balances revealed by use of the System until the next business day based on presentment of transactions and processing

schedules.

AVAILABLE BALANCE. Customer acknowledges and agrees that (i) the ledger balance for any account maintained by Customer at Financial Institution shall equal the actual balance in Customer's account at the beginning of a specific business day, excluding any holds or pending transactions that have not posted to the account, (ii) the available balance for any account maintained by Customer at Financial Institution shall equal the amount of funds available for immediate withdrawal or use, (iii) **BASED ON THE PRACTICES OF MERCHANTS AND OTHER COUNTERPARTIES, DEBIT CARD TRANSACTIONS CAN APPEAR AND DISAPPEAR IN AN ACCOUNT OVER A PERIOD OF DAYS BEFORE FINALLY CLEARING,** (iv) **CUSTOMER CAN INCUR OVERDRAFT CHARGES BY RELYING ON ANY AVAILABLE BALANCE INFORMATION,** (v) account balance information provided online by Financial Institution is not intended to provide a substitute for proper account maintenance, including the recording of Customer's debits in an account register, and (vi) **THE AVAILABLE BALANCE FOR ANY ACCOUNT MAINTAINED BY CUSTOMER AT FINANCIAL INSTITUTION DOES NOT REFLECT OUTSTANDING CHECKS OR DEBIT ITEMS THAT HAVE NOT BEEN PRESENTED FOR PAYMENT.** Customer shall be solely responsible for any liabilities, damages, costs or fees incurred by Financial Institution with respect to any actions or omissions of Customer related to Customer's available balance, along with any overdraft fees in effect from time to time.

STOP PAYMENT ORDERS. An order by Customer to Financial Institution, using the System, to stop payment of a check drawn on Customer's checking account is subject to applicable law concerning stop payment orders, and such an order, modification or cancelation thereof, using the System, shall be considered to be an order made in writing.

ACH ORIGINATION. You may use the ACH origination service to initiate ACH debits and credits to consumer and commercial US bank accounts. You may only use this service if you have completed and signed the Consolidated ACH Origination Agreement and have been approved and the Consolidated ACH Origination Agreement remains in effect. The bank recommends, but does not require, the setup of a dual approver system for all customers.

REMOTE DEPOSIT. The remote deposit service may be used to deposit paper items (checks) into Customer's checking or savings accounts at Financial Institution from Customer's location using the scanning device provided to you by Financial Institution. This service may only be used if a completed and signed Remote Deposit Application and Remote Deposit Services Agreement have been submitted and approved, and the Remote Deposit Services Agreement remains in effect.

POSITIVE PAY. The positive pay service may be used to send Financial Institution a list of the checks that Customer has issued so that Financial Institution may compare the amounts and serial numbers of checks that clear Customer's account against the list provided to Financial Institution. This service may be used only if a completed and signed Positive Pay Services Agreement has been submitted and approved, and the Positive Pay Services Agreement remains in effect.

eSTATEMENTS. Financial Institution will provide Customer with the option to utilize the eStatements service, which provides the ability to access a transaction account statement through the use of the Business Online System. The service of eStatements may be used for electronic delivery of statements if you agree to the terms and disclosures through the System. The ability to sign up for and retrieve eStatements is assigned by the System Manager. Enrollment in eStatements will terminate paper delivery of statements from Financial Institution to Customer or any third party designations. In order to receive paper statements after electing to utilize the eStatements service, Customer must notify Financial Institution at the applicable address or phone number set forth below.

ACCOUNT RULES AND REGULATIONS. Customer agrees that the use of the System is subject to the rules and regulations of each account and any other applicable agreements with Financial Institution. This Agreement will control if there is a conflict between agreements.

ACCOUNT TRANSFER LIMITS. Transfers out of Customer's savings type accounts, including money market accounts, may be limited to six (6) per month or monthly statement cycle. Such limited transfers include any combination of the following: (1) telephone transfers; (2) Business Online Banking transfers; (3) deductions from Customer's account to pay third parties; (4) checks, drafts or similar orders made by Customer (if the account offers these privileges); (5) and any other preauthorized or automatic transfers. These limits are imposed by federal law. If the limits are exceeded, Financial Institution reserves the right to charge a fee, close the account, or reclassify the account as a checking account.

EQUIPMENT. The minimum hardware/software requirements are: An approved operating system (Windows XP Professional Edition SP3, Windows Vista 32-bit Business edition, Windows 7 32-bit Business edition, Macintosh OS X, v.10.6), an approved Internet browser with 128 bit encryption (Internet Explorer v7.0 or v8.0, Apple Safari v4.04 or 5.01 on Macintosh only, or Mozilla Firefox 3.6.6 on Windows only), Adobe Acrobat Reader 7.0 or higher with all required updates and plug ins, VGA graphics capability, 16 bit color palette, screens resolution of 800x600 pixels, and 28.8 Kb ISP connection. Customer is responsible for obtaining, installing, maintaining and operating all computer hardware, software and Internet access services necessary for accessing and performing the System. Financial Institution will not

be responsible for any errors or failures arising from the malfunction or failure of hardware, software or any Internet access services. Token devices are property of Financial Institution and must be returned upon termination of this Agreement. Customer is responsible for a lost token replacement fee of \$50.00.

LIABILITY; LIMITATION ON FINANCIAL INSTITUTION'S LIABILITY. Customer agrees that Financial Institution's responsibility to Customer under this Agreement shall be limited to the exercise of ordinary care except as provided in the paragraph pertaining to the amendment of this Agreement. Financial Institution shall not be responsible for delays or failures in performance caused by events beyond Financial Institution's reasonable control or by periods of unavailability of the System due to unexpected failure thereof. Customer agrees to indemnify and hold Financial Institution harmless (including the payment of reasonable attorneys' fees) against all liability arising out of, or in connection with, the services provided hereunder unless such liability arises out of the gross negligence or willful acts of Financial Institution. CUSTOMER EXPRESSLY AGREES THAT IN NO EVENT SHALL FINANCIAL INSTITUTION BE LIABLE FOR LOST PROFITS OR FOR ANY CONSEQUENTIAL PUNITIVE, SPECIAL, OR INDIRECT LOSSES OR DAMAGES WHICH MAY ARISE IN CONNECTION WITH THE SERVICES CONTEMPLATED BY THIS AGREEMENT EVEN IF FINANCIAL INSTITUTION IS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. EXCEPT AS SET FORTH IN THE FIRST TWO SENTENCES OF THIS SECTION, CUSTOMER ASSUMES TOTAL RESPONSIBILITY FOR USE OF THE SYSTEM AND THE INTERNET AND ACCESSES THE SAME AT ITS OWN RISK. FINANCIAL INSTITUTION EXERCISES NO CONTROL OVER AND HAS NO RESPONSIBILITY WHATSOEVER FOR THE CONTENT TRANSMITTED OR ACCESSIBLE THROUGH THE SYSTEM OR THE INTERNET OR ACTIONS TAKEN ON THE INTERNET AND FINANCIAL INSTITUTION EXPRESSLY DISCLAIMS ANY RESPONSIBILITY FOR SUCH CONTENT OR ACTIONS. FINANCIAL INSTITUTION IS NOT RESPONSIBLE FOR ANY OVERDRAFTS BY CUSTOMER OR FOR ANY ACTIONS OR OMISSIONS OF CUSTOMER THAT RESULT FROM OR ARISE OUT OF ANY DIFFERENCE IN THE AVAILABLE BALANCE AND CURRENT BALANCE OF ANY CUSTOMER ACCOUNT MAINTAINED WITH FINANCIAL INSTITUTION. EXCEPT AS SPECIFICALLY SET FORTH HEREIN, THE SYSTEM AND RELATED EQUIPMENT AND/OR OTHER MATERIALS USED IN CONNECTION WITH THE SYSTEM, IF ANY, ARE PROVIDED WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF TITLE, NONINFRINGEMENT, SYSTEM INTEGRATION, DATA ACCURACY, QUIET ENJOYMENT, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. NO ADVICE OR INFORMATION GIVEN BY FINANCIAL INSTITUTION, ITS AFFILIATES OR ITS CONTRACTORS OR THEIR RESPECTIVE EMPLOYEES SHALL CREATE ANY WARRANTY. FINANCIAL INSTITUTION DOES NOT REPRESENT OR WARRANT THAT THE SYSTEM WILL MEET CUSTOMER'S REQUIREMENTS, WILL PREVENT UNAUTHORIZED ACCESS BY THIRD PARTIES, WILL BE UNINTERRUPTED, SECURE OR ERROR FREE OR THAT ANY MINIMUM TRANSMISSION SPEED IS GUARANTEED AT ANY TIME. IN ADDITION, CUSTOMER ACKNOWLEDGES AND AGREES THAT TRANSMISSIONS OVER THE INTERNET MAY NOT BE SECURE. CUSTOMER FURTHER ACKNOWLEDGES AND AGREES THAT ANY MATERIAL AND/OR DATA UPLOADED, DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SYSTEM IS DONE AT CUSTOMER'S OWN DISCRETION AND RISK AND THAT CUSTOMER WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO CUSTOMER'S EQUIPMENT OR COMPUTER MACHINES OR LOSS OF DATA THAT RESULTS FROM THE UPLOADING, DOWNLOADING OR OTHER TRANSMISSION OF SUCH MATERIALS AND/OR DATA. IN ADDITION, CUSTOMER ACKNOWLEDGES AND AGREES THAT FINANCIAL INSTITUTION'S THIRD PARTY SERVICE PROVIDERS DO NOT MAKE ANY WARRANTIES TO CUSTOMER UNDER THIS AGREEMENT, AND FINANCIAL INSTITUTION DOES NOT MAKE ANY WARRANTIES ON BEHALF OF SUCH SERVICE PROVIDERS UNDER THIS AGREEMENT, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, DATA ACCURACY OR QUIET ENJOYMENT.

AVAILABILITY OF SERVICES. The ability of Financial Institution to provide access to the System is conditioned upon the continued operation and availability of the computers which house the System and of the telecommunications network connecting Customer's equipment to the System. In the event access to the computer or network is suspended or terminated for any reason, Customer agrees that Financial Institution will not be responsible for Customer's lack of access.

FEES AND CHARGES. The specific System services governed by this Agreement and the corresponding Financial Institution charges are detailed in the attached Addendum and applicable service agreements. Financial Institution reserves the right to change the stated System charges and the Addendum and applicable service agreements from time to time upon reasonable notice to Customer. Fees will be paid by Customer through a charge to Customer's account monthly. The Addendum and applicable service agreements contain essential information and limits on the use of the System, which must be carefully reviewed by Customer, and Customer agrees to comply with the requirements set forth in this Agreement and in the Addendum and applicable service agreements each time Customer accesses the System services.

NO CONSUMER ACCOUNTS. Customer acknowledges, represents and warrants that all accounts that can be accessed under this Agreement are not accounts established primarily for personal, family or household purposes. Accordingly, the provisions of the Electronic Fund Transfer Act, as amended (15 U.S.C. 1693 et seq.), Federal Reserve Regulation E, as amended (12 C.F.R. 205), and any other laws or regulations intended for the protection of or

governance of transactions involving consumers or consumer accounts do not apply to any transactions involving accounts subject to this Agreement, except to the extent such provisions are expressly set forth herein. Financial Institution may terminate this Agreement immediately and without notice to Customer if Financial Institution becomes aware that Customer is using the System or the Account for personal, family or household purposes or if the System is being utilized to access personal, family or household purposes accounts, unless expressly permitted by Financial Institution.

AMENDMENT OF THIS AGREEMENT. Financial Institution may change the terms of this Agreement at any time, including changes to the System, and will notify you of the changes as required by law. Customer's use of the System, including any new or additional service, after the effective date of the change will constitute acceptance of and agreement to the change. Financial Institution has the right to suspend or cancel the System in whole or in part, at any time, without cause or notice.

GOVERNING LAW. If Customer's principal place of business is in the Commonwealth of Virginia, the District of Columbia or the State of Maryland, this Agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia without regard to conflicts of laws principles that would require the application of other law, and Customer irrevocably consents and submits to the personal jurisdiction of the state or federal courts located in the Commonwealth of Virginia. If Customer's principal place of business is in the States of West Virginia or Ohio, this Agreement shall be governed by and construed in accordance with the laws of the State of West Virginia without regard to conflicts of laws principles that would require the application of other law, and Customer irrevocably consents and submits to the personal jurisdiction of the state or federal courts located in the State of West Virginia.

TERMINATION. This Agreement shall continue and remain in full force and effect until terminated in accordance with this section. Either party may terminate this Agreement by providing 30-days' advance written notice of termination to the other party. Notwithstanding the foregoing sentence, Financial Institution may terminate this Agreement immediately by providing Customer with written notice upon the occurrence of a material default hereunder. Additionally, Financial Institution may terminate Customer's access to the System after four consecutive months of inactivity. Upon termination of this Agreement, Customer shall return the token device(s), if any, to Financial Institution and pay any sums due to Financial Institution under this Agreement, including any accrued fees, payments in process or other charges. Customer shall reimburse Financial Institution for the repair or replacement, at Financial Institution's sole discretion, of any token device(s) not returned in accordance with this Agreement.

SEVERABILITY. If any provision of this Agreement is held invalid or unenforceable by any court of competent jurisdiction, the other provisions of this Agreement will remain in full force and effect. Any provision of this Agreement held invalid or unenforceable only in part or degree will remain in full force and effect to the extent not held invalid or unenforceable.

WAIVERS. The rights and remedies of the parties to this Agreement are cumulative and not alternative. Neither any failure nor any delay by any party in exercising any right, power or privilege under this Agreement or any of the documents referred to in this Agreement will operate as a waiver of such right, power or privilege, and no single or partial exercise of any such right, power or privilege will preclude any other or further exercise of such right, power or privilege or the exercise of any other right, power or privilege. No claim or right arising out of this Agreement or any of the documents referred to in this Agreement can be discharged by one party, in whole or in part, by a waiver or renunciation of the claim or right unless in writing signed by the other party.

ASSIGNMENT. Customer may not assign any of its rights or delegate any of its obligations under this Agreement without the prior written consent of Financial Institution. Financial Institution may assign any of its rights and delegate any of its obligations under this Agreement without providing notice to Customer or obtaining Customer's consent. This Agreement will apply to, be binding in all respects upon and inure to the benefit of the successors and permitted assigns of the parties.

FORCE MAJEURE. Financial Institution shall have no liability to Customer hereunder due to circumstances beyond its control, including, but not limited to, acts of God, terrorism, flood, fiber cuts, acts or omissions of other carriers, natural disaster, regulation or governmental acts, fire, civil disturbance, strike, weather, any unauthorized access to or destruction or modification of the System, in whole or in part, any failure of heat, air conditioning or power supply, or act or failure to act of Customer or any third party using the System.

NO THIRD PARTY BENEFICIARIES. This Agreement is not intended to confer upon any person who is not a party to this Agreement (or any successors or assigns thereof) any rights or remedies hereunder.

CONFIDENTIALITY. Except (i) as necessary for Financial Institution to comply with applicable law, including the USA Patriot Act of 2001 and the regulations promulgated thereunder, (ii) as necessary to complete any transactions contemplated by this Agreement, (iii) as necessary to verify the existence of Customer's account to a third party, (iv) as set forth below or with the prior written consent of Customer, Financial Institution shall maintain the confidentiality of the Confidential Information at all times, and shall not, directly or indirectly, use any Confidential Information for its own

benefit or for the benefit of any other person or reveal or disclose any Confidential Information to any person. "Confidential Information" means any information concerning the businesses or affairs of Customer that Customer provides to Financial Institution, whether in verbal, written, graphic, electronic or any other form, but excludes (i) any information provided by Customer to Financial Institution on a non-confidential basis, (ii) any information that becomes generally available to the public other than as a result of a disclosure by Financial Institution or (iii) any information that was lawfully in Financial Institution's possession before receiving such information from Customer. In the event that Financial Institution or any of its representatives are requested or required by subpoena or other legal proceedings or process (including, without limitation, any deposition, interrogatory or civil or regulatory action or inquiry) to disclose any of the Confidential Information, Financial Institution may disclose that portion of the Confidential Information that it is legally required to disclose.

COMPLETE AGREEMENT. This Agreement, including, without limitation, the terms and conditions of CheckFree Services Corporation, any Remote Deposit Capture Service Agreement, any ACH Origination Agreement, any Positive Pay Services Agreement, and any Funds Transfer Agreement entered into among the parties, incorporated herein by this reference, sets forth the entire agreement between the parties with respect to the subject matter hereof and supersedes all previous written or oral agreements or representations between the parties with respect to such subject matter. To the extent that the terms of any attachment are inconsistent with the terms of this Agreement, the terms of this Agreement shall control.

HOW TO CONTACT FINANCIAL INSTITUTION. If Customer believes a User's credentials and/or token devices have been lost or stolen or that an unauthorized transaction on any of Customer's accounts has occurred or may occur, customer must contact Financial Institution immediately by calling or in writing as indicated below.

Virginia, Maryland, and Washington, DC

United Bank Cash Management
14426 Albemarle Point Place, Ste. 100
Chantilly, VA 20151
800.730.6169

West Virginia and Ohio

United Bank Deposit Technical Services
514 Market Street
Parkersburg, WV 26102-1508
866.598.6791

This Agreement is hereby accepted this _____ day of _____, 20_____.

Company: _____

Signature: _____

Title: _____

Name: _____

Date: _____

BRANCH USE ONLY:

BR. #: _____

EMPLOYEE NAME: _____



ADDITIONAL SERVICES ADDENDUM

BUSINESS ONLINE BANKING BASIC (fees may apply)	<u>Mark Box to Request Additional Services</u>
BILL PAY	<input type="checkbox"/>
WIRE TRANSFER (under Separate Agreement)	<input type="checkbox"/>
ACH ORIGINATION (under Separate Agreement)	<input type="checkbox"/>
REMOTE DEPOSIT (under Separate Agreement)	<input type="checkbox"/>
POSITIVE PAY (under Separate Agreement)	<input type="checkbox"/>
BAI FILE TRANSMISSION	<input type="checkbox"/>

Note:

Cash Management service charges may be offset by the collected balances in your United Bank deposit accounts through account analysis.

Initial



New Customer:

Existing Customer:

Change Request:

Company Information

Company Name: _____

Tax ID #: _____

Address: _____

Address: _____

Signer for Contracts: _____

Signer Title: _____

Signer Email: _____

Operating Deposit Account # : _____

Will there be online payments to commercial loans or lines of credit? Yes No

Will there be more than one user accessing online banking? Yes No

Smart Touch Business Online Banking

System Manager Information

(Individual(s) responsible for establishing and maintaining user access)

Name	Phone #	Email

Account Information

Account #	Account Title

Do not provide eStatements:

Customer Signature: _____ Date: _____