

BUSINESS ONLINE BANKING APPLICATION

This application is for a Business Online Banking Account, with the options of assigning Account Managers (Authorized Users) to access your Business Online Banking Account. You may also apply for Treasury Management Services with this application. If Authorized Users or Treasury Management Services are not selected at this time, the Business Owner(s) will be able to request these services at a later date.

BUSINESS INFORMATION

Business Name: _____ Business TIN: _____

Business Ownership: _____ Primary Account Number: _____

BUSINESS OWNER(S)

| |
|--|
| First Name: _____ MI: _____ Last Name: _____ |
| SSN: _____ Home Phone: _____ Mobile Phone: _____ |
| Email Address: _____ Requested Login ID: _____ |

| |
|--|
| First Name: _____ MI: _____ Last Name: _____ |
| SSN: _____ Home Phone: _____ Mobile Phone: _____ |
| Email Address: _____ Requested Login ID: _____ |

LOGIN ID

You must have a current Business account with Jefferson Bank to apply for Online Banking. Please select a login ID between 4-20 characters. It is case-sensitive and should contain a combination of letters, numbers and special characters. The login ID should not contain part of your Business TIN or account numbers with Jefferson Bank.

ACCOUNT ACCESS

The Online Banking system will provide you access to your checking, savings, money market, IRA, CD and Loan accounts.

AUTHORIZATION FOR SERVICES

By signing this application, I warrant that I am the business owner of the deposit accounts requesting Online Banking services.

Business Owner Title

Business Owner Signature Date

Business Owner Title

Business Owner Signature Date

ACCOUNT MANAGER ACCESS BUSINESS ONLINE BANKING APPLICATION

Your Authorized Users will have access to your account balance, check images, and the entitlements you designate. If you choose to not request access for an Account Manager at this time, you will be able to do so at a later time.

I choose to not request access for an Account Manager at this time. (If selected, please proceed to page 4.)

AUTHORIZED USER(S)

You will assign a login ID for each of your Authorized Users. Please select a login ID between 4-20 characters. It is case sensitive and should contain a combination of letters, numbers and special characters. The login ID should not contain part of your social security number or account numbers with Jefferson Bank.

Please select the Online Banking entitlement(s) for each Authorized User by selecting the appropriate boxes.

| | |
|----------------|---|
| USER #1 | Requested Login ID: _____ |
| | Name: _____ Email Address: _____ |
| | Home Phone: _____ Mobile Phone: _____ |
| | <input type="checkbox"/> Funds Transfer <input type="checkbox"/> Bill Payment <input type="checkbox"/> Loan Information |
| | <input type="checkbox"/> Stop Payments <input type="checkbox"/> eStatements / eNotices <input type="checkbox"/> View Only |

| | |
|----------------|---|
| USER #2 | Requested Login ID: _____ |
| | Name: _____ Email Address: _____ |
| | Home Phone: _____ Mobile Phone: _____ |
| | <input type="checkbox"/> Funds Transfer <input type="checkbox"/> Bill Payment <input type="checkbox"/> Loan Information |
| | <input type="checkbox"/> Stop Payments <input type="checkbox"/> eStatements / eNotices <input type="checkbox"/> View Only |

| | |
|----------------|---|
| USER #3 | Requested Login ID: _____ |
| | Name: _____ Email Address: _____ |
| | Home Phone: _____ Mobile Phone: _____ |
| | <input type="checkbox"/> Funds Transfer <input type="checkbox"/> Bill Payment <input type="checkbox"/> Loan Information |
| | <input type="checkbox"/> Stop Payments <input type="checkbox"/> eStatements / eNotices <input type="checkbox"/> View Only |

| | |
|----------------|---|
| USER #4 | Requested Login ID: _____ |
| | Name: _____ Email Address: _____ |
| | Home Phone: _____ Mobile Phone: _____ |
| | <input type="checkbox"/> Funds Transfer <input type="checkbox"/> Bill Payment <input type="checkbox"/> Loan Information |
| | <input type="checkbox"/> Stop Payments <input type="checkbox"/> eStatements / eNotices <input type="checkbox"/> View Only |

ACCOUNT MANAGER ACCESS BUSINESS ONLINE BANKING APPLICATION

The Business Owner/Equivalent Officer agrees to the following provisions for use of the Account Manager Access for Jefferson Bank Business Online Banking (“Jefferson Services”).

APPOINTMENT OF BUSINESS AGENT

The Business Owner/Equivalent Officer appoints the Agent authorized on the Account Manager Access Application as its agent and agrees that the Agent may act on/in its behalf in utilizing the Jefferson Services.

PROCEDURES

Agent shall follow the procedures outlined in the Business Online Banking Agreement. Business Owner/Equivalent Officer represents that it is in compliance with the security procedures in the Business Online Banking Agreement and it has in place appropriate and effective security procedures to protect and ratify each action taken by Agent. Agent acknowledges that he is aware of such security procedures and agrees to comply with each such procedure.

INDEMNITY

Business Owner/Equivalent Officer shall indemnify Jefferson Bank against any loss, liability or expense (including attorneys’ fees and expenses) resulting from or arising out of any breach of any representation or agreement or any action taken on its behalf by Agent.

RELATIONSHIP OF PARTIES

Under this Addendum and for purposes of Jefferson Services, Agent is an agent of Company. Company acknowledges and agrees that Agent is acting on its behalf. Agent is not acting as an agent of Jefferson Bank.

TERMINATION OF AGENT

The Business Owner/Equivalent Officer agrees to notify Jefferson Bank in writing if the Business Agent has been terminated or the Account Manager Access should be revoked.

BUSINESS AUTHORIZATION-BUSINESS OWNER/EQUIVALENT OFFICER

By signing this application, I warrant that I am the owner of the deposit accounts designated for Account Manager Access Services maintained by the business entity and I agree to the terms and conditions of the Account Manager Agreement and the Business Online Banking Agreement.

Business Owner/Equivalent Officer

Title

Date

TREASURY MANAGEMENT SERVICES

Please select any additional Business Online Banking services to enable your business to transfer, deposit or wire funds electronically. If interested in applying for additional product information, please check the box next to the service(s). Your expected dollar activity is requested to determine the best suite of Treasury Management Services for your business. A Treasury Management Officer will contact you to discuss our services and associated fees. If you choose to not request Treasury Management Services at this time, you will be able to do so at a later time.

I choose to not request access for Treasury Management Services at this time. (If selected, your application is complete.)

ACH SERVICES — ACH credit origination gives you the ability to provide direct deposit of payroll to your employees, or to electronically transfer funds to accounts at other banks. ACH debit origination can be used for billings, collecting accounts receivable, or initiating any preauthorized payment to accounts at any bank in the U.S.

Single Day Dollar Transactions: \$ _____ Monthly Dollar Transactions: \$ _____

REMOTE DEPOSIT CAPTURE — Remote Deposit Capture is an efficient and secure way to make deposits without going to Jefferson Bank. With the use of a check scanner, computer, and internet connection, you can electronically transmit checks your business receives to Jefferson Bank.

Single Day Dollar Transactions: \$ _____ Monthly Dollar Transactions: \$ _____

WIRE TRANSFERS — Create one-time or recurring wire transfers that can be transmitted to Jefferson Bank directly from your office computer. Advanced internal controls for user access are integrated onto the Wire Transfer module.

Single Day Dollar Transactions: \$ _____ Monthly Dollar Transactions: \$ _____

POSITIVE PAY — Positive Pay is a fraud management tool that authenticates your check register. Your business or organization can electronically provide files of “issued checks” to Jefferson Bank. The system will compare checks presented for payment against your file and will identify unauthorized checks. You make the decision whether to pay these items.

MERCHANT SERVICES — Accept card payments from Visa, MasterCard, Discover, and American Express. Processing options available include mobile processing, credit card terminal, Point of Sale system, or a personal computer.

AUTHORIZATION FOR SERVICES

By signing this application, I warrant that I am the business owner of the deposit accounts requesting Online Banking Services.

I authorize Jefferson Bank to obtain one or more consumer credit reports on me from time to time in connection with the Treasury Management Services. Jefferson Bank may also investigate income, credit worthiness, assets or other matters as it deems necessary or appropriate.

Business Owner Signature

Date

RELATIONSHIP BANKER (*Customer Identification Procedures completed*)

Relationship Banker

Date

E-BANKING STAFF

E-Banking Specialist

Date