

**Internet Banking Policy & Procedures**

**Agreement and Disclosure**

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**Terms and Conditions of Use**

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| **Introduction**  This Internet Banking Agreement and Disclosure (“the Agreement”) governs your use of the Internet Banking Services of (The Citizens Bank). By using our Internet Banking Services, you agree to all of the terms and conditions of this Agreement.  Please read it carefully and keep a copy for your records.  **Product and Services Information**  The internet banking site (http://www.greensborocitizensbank.com) has been established by The Citizens Bank-Greensboro, Alabama for the purpose of conveying information about The Citizens Bank-Greensboro, Alabama's products and services and to allow communication between The Citizens Bank-Greensboro, Alabama and its customers. Nothing contained in any page on this Site takes the place of The Citizens Bank-Greensboro, Alabama's agreements that govern our products and services and disclosures made in accordance with federal and state laws and regulations. If any information on the Site conflicts with that in The Citizens Bank-Greensboro, Alabama's agreements and disclosures, such agreements and disclosures will control.  **Privacy Statement**  We understand how important privacy is to our customers. We have taken steps to insure your privacy for your personal and financial dealings with us. Our customer privacy statement can be obtained on our website at (The Citizens Bank’s website) or at any of our banking location.  **About Internet Banking**  Our Internet Banking consists of an online banking website that provides a complete array of financial services to our customers. This website has security features not found on our publicly accessible website. The Internet Banking system that is accessible by our customers over the Internet currently consists of:   * Account inquiries and balances * Up to 24 months of historical transactions * Secure Messages * Transaction downloads * Accounts transfers * Secure applications * View detailed transactions * Electronic statements * Online check images * E-Alerts * Recurring or automatic transfers   For customers who select Bill Payment, these additional functions are available:   * One-time payments * Occasional payments * Recurring payments   **Subscription Requirements**  To subscribe to The Citizens Bank-Greensboro, Alabama's Internet Banking service ("Internet Banking"), you must maintain at least one deposit account with Bank, which may include the following types of accounts: checking account, savings account or money market account (collectively and individually, “Accounts”). Internet Banking will allow you to access more than one Account, view Account balance and transaction information, transfer funds among designated Accounts, send electronic communication to The Citizens Bank-Greensboro, Alabama and receive electronic communication from The Citizens Bank-Greensboro, Alabama.  **Enrollment Process**  The Internet banking service requires that you complete the initial application process providing the information needed to enable the service. We will verify the information you submitted for accuracy and authorizations. We will notify you of the approval status or of account activation by phone. Upon initial log-on to the Internet banking service, you will be required to complete a security process on each computer you use to log-on to internet banking. It is important that you keep us informed of your current e-mail address. You may update your e-mail address on record with us by choosing the “Personal Information” menu item under the “Other” tab in Internet Banking.  **Security Procedures**  Security is very important to the Internet Banking system. Upon becoming an Internet Banking customer, you will receive a telephone call from a bank representative. The representative will verify your identity. The representative will provide you with a temporary password. At this point, you will be allowed to log on to internet banking and change this temporary password.  Before gaining access to any account information, each individual is authenticated by their Username and Password, authentication phrase, and a series of questions and answers selected by you. 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 logged on. 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. We suggest that you do not choose passwords that are easily identifiable with you such as a child’s name or a pet’s name. Keep your Password safe. Memorize your Password and never tell it to anyone. You may consider changing your Password occasionally, such as every 90 days. Passwords will expire every 180 days. You may change your password at any time under the menu item “Options.”  Any person(s) initiating an Internet Banking Transaction on behalf of a commercial customer by entering the correct Username, Password, authentication passphrase and answers a series of security questions is deemed as acting with the full authority of the Board of Directors, members or general partners, as applicable, of the commercial customer.  **Username, Password and Security Device Safeguards**  You agree to exercise reasonable care to safeguard your Username Password and Security Device if applicable. It is your responsibility. Reasonable care includes, but is not limited to: not storing or writing any of this information with or on your computer, (do not write your Password down in your purse, wallet or in a computer file), and not allowing other individuals to conduct transactions using your Username, Password or Pass Phrase. If this happens, you should request a new one to prevent unauthorized use. We will not be liable for any losses resulting from you permitting other persons to use your Username, Password or Pass Phrase to access the system.  You are responsible for maintaining the confidentiality of your Username, Password or Pass phrase and any breach of confidentiality must be promptly reported to The Citizens Bank-Greensboro, Alabama. The Bank reserves the right to prevent your access to Internet Banking should The Citizens Bank-Greensboro, Alabama have reason to believe the confidentiality of your Username, Password or Passphrase has been compromised.  You acknowledge and agree that by providing any personal or proprietary information through Internet Banking, you consent to the transmission of such personal or proprietary information to The Citizens Bank-Greensboro, Alabama, its agents and processors as necessary for secure processing in accordance with The Citizens Bank-Greensboro, Alabama's standard business practices.  **Customer Responsibilities**  You shall be responsible for all Internet Banking Transactions you authorize. You shall also be responsible for all Internet Banking Transactions initiated by persons to whom you have given your Username, Password or Pass phrase. You also have responsibilities as governed by the Electronic Fund Transfer Act (15 U.S.C. 1693, et seq.) as more fully described below.  **Bank Responsibilities**  The Citizens Bank-Greensboro, Alabama shall be responsible for performing services expressly provided for in these Terms, and shall not be liable for any error or delay so long as The Citizens Bank-Greensboro, Alabama has acted in accordance with these Terms and Account agreements. The Citizens Bank-Greensboro, Alabama shall not be liable if you do not have sufficient funds in a designated Account to complete the transaction you initiate or if the Account is closed.  The Citizens Bank-Greensboro, Alabama shall not be liable if you have not given The Citizens Bank-Greensboro, Alabama complete, correct or current transfer instructions or if you have not followed proper instructions provided through the Internet Banking website. The Citizens Bank-Greensboro, Alabama shall not be responsible for any loss, damage, liability or claim arising, directly or indirectly from any error, delay or failure in performance of any of its obligations hereunder which is caused by fire or other natural disaster, strike, civil unrest, any inoperability of communications facilities or any other circumstance beyond the control of The Citizens Bank-Greensboro, Alabama.  **Computer Equipment and Software**  You must have an Internet Service Provider and a web browser to utilize Internet Banking through the Internet. In an effort to provide the highest degree of confidentiality and security, The Citizens Bank-Greensboro, Alabama recommends the use of browsers that provide encryption using a 128-bit key. The higher level of encryption, the more difficult it is for unauthorized people to read information. The Citizens Bank-Greensboro, Alabama is not liable for losses resulting from the use of any browser using less than 128-bit data encryption. If you elect to use a browser that does not use 128-bit encryption, this implies your acceptance of this risk.  You must have software that allows you to view PDF documents, such as Adobe Acrobat Reader. Please note that we are not responsible for the performance of any third party software or for the damage to your computer or other equipment caused by the installation for any third party software.  You are solely responsible for the maintenance, installation and operation of your computer and for the software used in accessing Internet Banking. The Citizens Bank-Greensboro, Alabama shall not be responsible for any errors, deletions, or failures that occur as a result of any malfunction of your computer or software, nor shall The Citizens Bank-Greensboro, Alabama be responsible for any computer virus that affects your computer or the software while using Internet Banking.  **Daily Processing Deadlines**  Account information displayed through Internet Banking is the current information as of the previous business day. Funds transfers between Account(s) initiated on your computer using Internet Banking, and received by The Citizens Bank-Greensboro, Alabama by 11:00 A.M. Central Monday-Friday will be effective on the current business day. Funds transfers between Account(s) initiated on your computer using Internet Banking, and received by The Citizens Bank-Greensboro, Alabama by 11:00 A.M. on Thursday will be effective on the current business day. Funds transfers initiated on your computer and received after the above deadlines or all day Saturday, Sunday and banking holidays will be effective the following business day.  Transfers cannot be canceled after the instruction is sent to us.  Transfers are limited to a minimum of $.01 and a maximum of $99,999.99 per transaction.  **Withdrawal Transaction Limitations**  The restrictions on the number of withdrawals from your savings and money market Accounts apply to funds transfers between Accounts.  **Fees**  The following fees will be applicable to Internet Banking:  •  Viewing account information - no charge  • Bill Payment- no charge  •  Transfers of funds between Accounts - will be subject to any fees applicable to withdrawals from your Account as stated in your Account's disclosures or The Citizens Bank-Greensboro, Alabama's fee schedule, as amended from time to time; and  • All other services - fees for any other service made available or requested by you via this Site, will be as stated in The Citizens Bank-Greensboro, Alabama's fee schedule, as amended from time to time.  **BILL Payment Service**  It is easy to pay bills online. Simply set up your Payees by choosing from the database of vendors (Payees) that already exist, or by entering necessary information to schedule a payment. We are able to process payments to payees that have a U.S. Postal address. Payments to payees outside of the United States or its territories are prohibited. Due to liability issues, we will not accept payments to federal, state or local tax agencies. Otherwise, there is no limit to whom you pay or how many payees you may establish. We maintain a large vendor database of regional or national billers to make this process quicker and easier. The Bill Payment service will also allow you to see a history of all the payments made from your accounts. Your enrollment in the Bill Payment service constitutes your agreement for (The Citizens Bank)’s third party provider to initiate ACH debits to your accounts and/or to draw paper drafts against your accounts.  **Limitation on Dollar Amounts**  Subject to available balances, Bill Payments can be made for any amount from $1.00 to $3,999.99. The daily limit is $5,000.00 for all transactions processed on one business day.  **The Bill Paying Process**  (The Citizens Bank) will process variable payments (non-recurring payments) on the business day (generally Monday through Friday, except holidays) you designate the bill is to be processed, provided the payment request is received prior to the cut-off time set by (The Citizens Bank), which is currently 3:00 p.m. Central Standard Time. Variable bill requests received after the business day cut off time, or at any time on a non-business day, will be processed on the next business day. (The Citizens Bank) reserves its right to change the cut-off time by giving you notice as outlined in the Amendment and Termination section shown below.  **YOU MUST ALLOW AT LEAST SIX (6) BUSINESS DAYS FOR EACH BILL PAYMENT (RECURRING OR VARIABLE) TO REACH THE MERCHANT. (IT IS THE RESPONSIBILITY OF THE SUBSCRIBER TO SCHEDULE/ACTIVATE RECURRING PAYMENTS.) A PAYMENT CANNOT BE DELETED OR CANCELED AFTER IT IS SUBMITTED TO THE BANK.**  You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all Bill Payments requested, as well as any other payment obligations you have to the Financial Institution. (The Citizens Bank) reserves the right, without liability, to reject or reverse a Bill Payment if you fail to comply with this requirement or any other terms of this Agreement.  If you do not have sufficient funds in the Account and the Financial Institution has not exercised its right to reverse or reject a Bill Payment, you agree to pay for such payment obligations on demand. You further agree (The Citizens Bank), at its option, may charge any of your accounts with us to cover such payment obligations. Electronic Funds Transfer Act (EFTA) does not apply to paper check transactions that are processed through Bill Pay. EFTA only applies to electronic transactions.  **Electronic Fund Transfer Act Disclosure**  Some of the terms set forth below are governed by the Electronic Fund Transfer Act (“EFT Act”), which is only applicable to consumers. Commercial Account holders are not entitled to the rights provided under the EFT Act. Any consumer Internet Banking transfers you complete using your Username & Password over this Site are subject to the EFT Act and this disclosure.  **•  Reporting Unauthorized Transactions**  You must notify The Citizens Bank-Greensboro, Alabama IMMEDIATELY if you believe your Username or Password has been compromised, or if you believe unauthorized transactions are being made from your Account(s). Telephoning is the best way of minimizing possible losses. Contact the Customer Service Center at (334)624-8888 or write The Citizens Bank-Greensboro, Alabama at:  The Citizens Bank-Greensboro, Alabama P O Box 319  Greensboro, AL 36744  Failure to notify The Citizens Bank-Greensboro, Alabama could result in the loss of all money in your Account. If you report within two (2) business days, the loss sustained by you will be no more than $50 if someone used your Username, Password without your permission.  If you do not notify The Citizens Bank-Greensboro, Alabama within two (2) business days after learning of the loss or theft of the Username or password, and The Citizens Bank-Greensboro, Alabama can prove that it could have prevented someone from using the Username or password without your permission. You could lose as much as $500.  **•  Periodic Statements**  The Citizens Bank-Greensboro, Alabama will mail or deliver to you periodic statements for your Account(s) as disclosed in your deposit agreement. The Citizens Bank-Greensboro, Alabama will include any transfers you authorize through Internet Banking on your statements.  You agree to review your periodic statement for accuracy of all data in accordance with these Terms and any other deposit or credit agreements governing your Account. You should promptly notify The Citizens Bank-Greensboro, Alabama of any discrepancies.  **•  The Citizens Bank-Greensboro, Alabama's Business Days**  The Citizens Bank-Greensboro, Alabama's business days are Monday-Saturday. Federal holidays on which our offices are closed are not considered business days.  You may access Account information through Internet Banking 24 hours a day, seven days a week, except for interruptions due to maintenance or matters beyond The Citizens Bank-Greensboro, Alabama's control. The Citizens Bank-Greensboro, Alabama does not warrant that Internet Banking will be available at all times.  **•  Error Resolution**  If your Account statement shows electronic transfers you did not make, or you feel any statement or receipt is wrong, or you wish to have more information about a transfer listed on a statement or receipt, contact us in writing or by telephone. Contact the Customer Service Center at (334)624-8888 or write The Citizens Bank-Greensboro, Alabama at:  The Citizens Bank-Greensboro, Alabama P O Box 319  Greensboro, AL 36744  We must hear from you within sixty (60) days after we send you the FIRST statement on which the problem or error appeared. If you fail to notify The Citizens Bank-Greensboro, Alabama within the sixty (60) day period, you may not recover any of the money you lost if we can establish that the loss could have been avoided had you notified us on time.  When you contact us:  •  Tell us your name and Account number and;  •  Describe the error or the transfer you are unsure about, and explain as clearly as possible why you believe it is an error or why you need more information; and  • Tell us the dollar amount and the item reference number of the suspected error.  If you notify us by telephone, we may require that you send us your compliant or question in writing within ten (10) business days. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not provisionally credit your Account.  We will tell you the results of our investigation within ten (10) business days after notice of the problem and will correct any error promptly. If we need more time, we may take up to ninety (90) days to investigate complaints or questions concerning foreign-initiated transfers, or up to forty-five (45) days to investigate, we will provisionally credit your Account within ten (10) business days for the amount you think is in error. You will have the use of the money during the time it takes us to complete the investigation. If we decide no error occurred, we will send you a written explanation within three (3) business days after our investigation are completed. You may ask for copies of the documents we used in our investigation.  **Electronic Mail**  Electronic Communication (secure messages) to The Citizens Bank-Greensboro, Alabama may be delayed; therefore, if you need The Citizens Bank-Greensboro, Alabama to receive information concerning your Account immediately ( *e.g.* , to stop payments, to report a lost or stolen card or to report unauthorized use of your Account), you must contact The Citizens Bank-Greensboro, Alabama in person or by telephone. The Citizens Bank-Greensboro, Alabama shall have a reasonable period of time after receipt to act on requests or information you send by electronic mail.  **Account Information**  The Citizens Bank-Greensboro, Alabama may disclose information to a third party about your Account or the transfers only if you have given us permission to do so, or when it is necessary to (1) complete transfers, (2) verify the existence or status of your Account to a third party such as a credit bureau or merchant, or (3) comply with a court order or the request of a government agency. Please refer to The Citizens Bank-Greensboro, Alabama's Privacy Policy posted on the Site for more information on The Citizens Bank-Greensboro, Alabama's use of its customer's personal and account information provided to or held by The Citizens Bank-Greensboro, Alabama.  **Electronic Signatures and Authentication**  The Citizens Bank-Greensboro, Alabama may, in accordance with federal law, adopt or accept commercially reasonable electronic signatures and/or authentication procedures to verify customer identity, authenticate customer signature authorization, and confirm that information electronically received by The Citizens Bank-Greensboro, Alabama has not been altered during transmission. Such electronic signatures shall consist of symbol(s) or code(s), which may be affixed or contained in electronic agreements, disclosures, notices, records or data transmitted by you or The Citizens Bank-Greensboro, Alabama to the other party. Neither The Citizens Bank-Greensboro, Alabama nor you shall disclose to any unauthorized person the confidential electronic signature of the other party.  **Data Recording**  You agree that by using Internet Banking to conduct transactions, the information and transfers will be recorded and/or data captured. By using The Citizens Bank-Greensboro, Alabama's service you consent to such recording.  **NO WARRANTIES**  NEITHER THE CITIZENS BANK-GREENSBORO, ALABAMA NOR ANY OF ITS AFFILIATES MAKES ANY WARRANTY OF ANY KIND REGARDING THE PRODUCTS AND SERVICES ADVERTISED ON OR ACCESSED THROUGH THIS SITE OR ANY LINKED SITE. THE CITIZENS BANK-GREENSBORO, ALABAMA WILL USE REASONABLE EFFORTS TO ENSURE THAT ALL INFORMATION DISPLAYED IS ACCURATE; HOWEVER, THE CITIZENS BANK-GREENSBORO, ALABAMA EXPRESSLY DISCLAIMS ANY REPRESENTATION AND WARRANTY, EXPRESS AND IMPLIED, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, SUITABILITY, AND THE ABILITY TO USE THE SITE WITHOUT CONTRACTING A COMPUTER VIRUS. THE CITIZENS BANK-GREENSBORO, ALABAMA IS NOT RESPONSIBLE FOR ANY LOSS, DAMAGE, EXPENSE, OR PENALTY (EITHER IN TORT, CONTRACT, OR OTHERWISE), INCLUDING DIRECT, INDIRECT, CONSEQUENTIAL, PUNITIVE AND INCIDENTAL DAMAGES, LOST PROFITS OR DAMAGES THAT RESULT FROM INCONVENIENCE, DELAY OR LOSS OF USE, THAT RESULT FROM THE ACCESS TO OR USE OF THIS SITE. THIS LIMITATION INCLUDES, BUT IS NOT LIMITED TO, THE OMISSION OF INFORMATION, THE FAILURE OF EQUIPMENT, THE DELAY OR INABILITY TO RECEIVE OR TRANSMIT INFORMATION, THE DELAY OR INABILITY TO PRINT INFORMATION, THE TRANSMISSION OF ANY COMPUTER VIRUS, OR THE TRANSMISSION OF ANY OTHER MALICIOUS OR DISABLING CODE OR PROCEDURE. THIS LIMITATION APPLIES EVEN IF THE CITIZENS BANK-GREENSBORO, ALABAMA OR ANY OF ITS AFFILIATES HAS BEEN INFORMED OF THE POSSIBILITY OF SUCH LOSS OR DAMAGE. YOU AGREE THAT, EXCEPT AS EXPRESSLY STATED HEREIN, THERE IS NO WARRANTY OF MERCHANTABILITY, NO WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE, AND NO WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, REGARDING ANY ASPECT OF INTERNET BANKING.  **LIMITED LIABILITY**  BY ACCESSING INTERNET BANKING THROUGH THE WORLD WIDE WEB, YOU AGREE THAT NEITHER THE CITIZENS BANK-GREENSBORO, ALABAMA NOR ANY OF ITS AFFILIATES SHALL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL OR PUNITIVE COSTS, EXPENSES OR DAMAGES (INCLUDING LOST SAVINGS OR PROFITS, LOST DATA, BUSINESS INTERRUPTION OR ATTORNEY'S FEES) ARISING OUT OF OR RELATED TO THESE TERMS OF YOUR USE OF THIS SITE. THE MAXIMUM AGGREGATE LIABILITY OF THE CITIZENS BANK-GREENSBORO, ALABAMA FOR ALL CLAIMS ARISING OUT OF OR RELATING TO THIS AGREEMENT, REGARDLESS OF THE FORM OR CAUSE OF ACTION, SHALL BE ONE HUNDRED US DOLLARS ($100).  **Severability**  If any provision of these Terms are found to be invalid or unenforceable under applicable law, said provision shall be ineffective to the extent of such invalidity only, without affecting the remaining provisions of these Terms.  **Amendment**  These Terms may be amended by The Citizens Bank-Greensboro, Alabama from time to time by posting the new Terms of Use on the Site. Please review these Terms periodically for any updates and changes. You agree to be subject to these Terms as changed from time to time. To the extent required by law, revised information will be made available at any Bank office and, in many cases, will be mailed or sent via electronic mail to you. You will be required to abide by these changes in future transactions.  **Jury Trial Waiver and Arbitration**  You hereby knowingly, voluntarily, intentionally and irrevocably waive the right to a trial by jury in respect to any litigation based here-on or arising out of these Terms or relating to the account as permitted under applicable law.  You agree that any dispute arising out of or relating in any way to your use of this Site or Internet Banking requires that such claim be resolved exclusively by confidential binding arbitration except that, to the extent you have in any manner violated or threatened to violate Bank's intellectual property rights, the Bank may seek injunctive or other appropriate relief. The arbitration shall be conducted before three neutral arbitrators in the city of Greensboro, AL, in accordance with the rules of the American Arbitration Association ("AAA"), as then in effect. No claims of any other parties may be joined or otherwise combined in the arbitration proceeding. Unless otherwise expressly required by applicable law, each party shall bear its own attorneys' fees without regard to which party is deemed the prevailing party in the arbitration proceeding. Except for punitive and consequential damages (which may not be awarded), and subject to these Terms, the arbitrators shall be authorized to award either party any provisional or equitable remedy permitted by applicable law. The parties shall equally share all AAA charges and fees associated with the arbitration.  BECAUSE THE USE OF THIS SITE REQUIRES THE ARBITRATION OF ANY CLAIMS OR DISPUTES EXISTING BETWEEN THE PARTIES, NEITHER PARTY WILL HAVE THE RIGHT TO PURSUE THAT CLAIM IN COURT OR BEFORE A JUDGE OR JURY OR TO PARTICIPATE IN A CLASS ACTION OR ANY OTHER COLLECTIVE OR REPRESENTATIVE PROCEEDING. THE ARBITRATORS' DECISION WILL BE FINAL AND BINDING. OTHER RIGHTS THAT EITHER PARTY WOULD HAVE IF SUCH PARTY WENT TO COURT, INCLUDING WITHOUT LIMITATION THE RIGHT TO CONDUCT DISCOVERY OR TO APPEAL, MAY BE LIMITED OR UNAVAILABLE IN ARBITRATION.  The award of the arbitrators may be enforced in any court having jurisdiction thereof. Each party hereby consents (a) to the non-exclusive jurisdiction of the courts of the State of Alabama or to any Federal Court located within the State of Alabama for any action (i) to compel arbitration, (ii) to enforce any award of the arbitrators, or (iii) at any time prior to the qualification and appointment of the arbitrators, for temporary, interim or provisional equitable remedies, and (b) to service of process in any such action by registered mail or any other means provided by law. Should this Section be deemed invalid or otherwise unenforceable for any reason, it shall be severed. In such event, the parties to these Terms agree that exclusive jurisdiction and venue for any claims will be in state or federal courts in Greensboro, AL, and each party hereby waives any defense related to personal jurisdiction, process or venue.  **Indemnity**  You agree to indemnify, defend and hold The Citizens Bank-Greensboro, Alabama, its affiliates, shareholders, directors, officers, co-branders, subsidiaries, parents, employees and agents, harmless from any claim, demand, liability, dispute, damage, cost, expense, or loss, including attorneys' fees and costs of litigation, arising out of, or in any way related to your use of or access to this Site, your use of Internet Banking, including any use by your employees, your violation of these Terms or your violation of any rights of a third party.  **Bank Waiver**  The Bank may waive any term or provision of these Terms at any time or from time to time, but any such waiver shall not constitute a waiver of the term or provision in the future.  **Assignment**  The Citizens Bank-Greensboro, Alabama may assign the rights and delegate the duties under these Terms to any present or future, directly or indirectly, affiliated company or to any third parties.  **Termination**  Either party may terminate these Terms by giving sufficient notice to the other party. Any transaction you have initiated prior to receipt of notice of termination by The Citizens Bank-Greensboro, Alabama will continue to be made until The Citizens Bank-Greensboro, Alabama has had a reasonable opportunity to act upon the notice of termination. If The Citizens Bank-Greensboro, Alabama terminates your access to Internet Banking, The Citizens Bank-Greensboro, Alabama reserves the right to immediately stop making transfers from your Account(s), including those you previously authorized.  **Conflict with Clearing House Association Rules**.  If the terms of the Agreement conflict with the rules or operating guidelines of any clearing house association of which we are a member, the rules and operating guidelines of such clearing house association shall govern for all purposes.  **Applicable Law**  These Terms are subject to the provisions of all applicable operating circulars of the Federal Reserve System and any other applicable provisions of Federal law. Except as so provided, these Terms and the use of this Site are governed by and interpreted in accordance with the laws of the state of Alabama. These Terms shall be binding upon and inure to the benefit of the parties hereto and their respective legal representatives, successors and assigns. |

Your use of Internet Banking is considered your acceptance of these terms and conditions.