Harford Bank
Internet Banking and Bill Payment
Terms and Conditions

1. SCOPE OF THIS AGREEMENT

This Agreement between you and Harford Bank, 8 West Bel Air Avenue, Aberdeen, MD 21001 governs your use of our Internet Banking and Bill Payment services (the "Service"). The Service permits our customer to perform a number of banking functions on accounts linked to the Service through the use of a personal computer/mobile device and the Internet.

2. ACCEPTING THE AGREEMENT

After you have carefully read this Agreement in its entirety, you will be asked to accept the terms and conditions of this Agreement. When you accept these terms and conditions, you represent and warrant that you are an Authorized User acting with full authority, and that you are duly authorized to execute this Agreement.

You should print and/or save a copy of this Agreement for your records. Please contact one of our branch locations or our Operations Department if you need help printing or saving this document.

If you have any questions about this Agreement, please contact one of our branch locations or our Operations Department. You can obtain a paper copy of this Agreement at any time.

WHEN YOU CLICK TO ACCEPT THIS AGREEMENT, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT. BY ACCEPTING, YOU ALSO CERTIFY THAT YOU ARE ABLE AND WILLING TO ACCEPT THE ELECTRONIC VERSION OF THIS DOCUMENT.

IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT AND/OR DO NOT ACCEPT THE ELECTRONIC VERSION OF THIS DOCUMENT, SELECT DECLINE.

3. DEFINITIONS

Agreement - means these terms and conditions of the Internet Banking and Bill Payment Services.

Authorized User - is any individual, agent, or sub-user whom you allow to use the Service or your Password or other means to access your Eligible Account(s).

Bill Payment Service Provider - refers to the contractor, sub-contractor, or provider of our Bill Payment and Delivery services.

Biller - is the person or entity to which you wish a Bill Payment to be directed or is the person or entity from which you receive electronic bills, as the case may be.

Billing Account - is the checking account from which all Service fees will be automatically debited.

Business Day - is every Monday through Friday, excluding Federal Reserve holidays.

Business Customer - Refers to anyone other than a Consumer who owns an Eligible Account with respect to which the Service is requested primarily for business purposes.

Business Day Cutoff - Refers to the cut-off time for posting purposes. The cut-off time for online transactions is based upon our Business Days and the Eastern Standard Time Zone. For posting purposes, we will process all transactions completed by 5:00 PM on the same Business Day. Transactions completed after 5:00 PM will be processed on the following Business Day. Bill Payment cut-off and scheduling times differ and are further detailed in this Agreement.

Consumer - Refers to a natural person who owns an Eligible Account at Harford Bank and who uses the Service primarily for personal, family, or household purposes.

Due Date - is the date reflected on your Biller statement for which the Bill Payment is due. It is not the late date or grace period.

Eligible Accounts -An Eligible Account means any one of your deposit accounts(s) to which we may allow access through the Service under this Agreement. Only a checking account is eligible for Bill Payment privileges. We may make additional accounts available for Bill Payment services from time-to-time as allowed by law or our Bill Payment Service Provider.

You may request access through the Service to any account on which you are a signer or owner. If you or your Authorized Users desire features of the Service that allow you to initiate Bill Payments, transfers, ACH transactions, or otherwise remove funds from an account, you must have the required withdrawal authority over the relevant Eligible Account.

When using the Service, you agree to maintain one or more Eligible Accounts with us and to keep sufficient balances in your Eligible Accounts to cover any transactions and fees that are ultimately approved by, processed through, or related to the Service.

Joint Accounts - If the Eligible Accounts accessible through the Service are jointly held or have multiple signers, you agree that access to the information and all transactions initiated by the use of your Username and Password are authorized unless we have been notified to cancel the Service with a reasonable time to act on such notice. If joint account holders use individual Usernames, the Service may be accessed separately by multiple users, and you may be charged for the use of additional Usernames. If your Eligible Accounts require two signatures for withdrawal, we will only grant view privileges to your Eligible Accounts through the Service. See “Linking Accounts” for more information concerning accessing both Business Customer and Consumer Eligible Accounts through the Service.

Check Payment - is a payment method similar to a check written by you on your Payment Account. Billers should receive Check Payments no later than the Scheduled Payment Date. Funds remitted to the Biller are deducted from your Payment Account when the Check is presented to this Financial Institution for payment. As a result, neither Harford Bank nor its Service Provider(s) can control when your Payment Account will be debited for a Check Payment.

Payment Account - is the Harford Bank checking account from which Bill Payments will be debited. You must be a legal owner of any Payment Account registered for the Service.

Payment Instruction- is the information provided by you to the Service for a Bill Payment to be made to the Biller (such as, but not limited to, Biller name, Biller account number, and Scheduled Payment Date).

Scheduled Payment - is a Bill Payment that has been scheduled through the Service but has not begun processing.

Scheduled Payment Date - is the day you want your Biller to receive your Bill Payment and is also the day your Payment Account will be debited (other than Check Payments as described above), unless the Scheduled Payment Date falls on a non-Business Day in which case it will be considered to be the previous Business Day.

Service - means the Internet Banking, Bill Payment and Delivery services offered by Harford Bank through its Service Providers.

Service Provider - includes any agent, licensor, independent contractor, or subcontractor that Harford Bank may involve in the provision of Internet Banking, Bill Payment, and electronic Bill Delivery services, including the Bill Payment Service Provider.

Sub-User Administrator - Each Business Customer utilizing ACH must authorize a Sub-User Administrator for managing Authorized User access to Business Customer Eligible Accounts accessible through the Service. Sub-User Administrators and/or Authorized Users may be identified in separate agreements.

You and Your - As used within this Agreement, "you" and "your'' refer to the person enrolling in the Service, as well as any Authorized Users that such person allows, subject to the parameters of multiple user access as set forth within the application.

We, Us or Our -As used within this Agreement, refer to Harford Bank and any agent, independent contractor, service provider, sub-contractor, licensor, designee, or assignee that Harford Bank may involve in the provision of the Service.

4. COMBINING BUSINESS CUSTOMER AND CONSUMER ELIGIBLE ACCOUNTS

The following applies to Business Customers that ask us to access Consumer personal or sole proprietor Eligible Accounts through the Service. When you authorize us to combine Consumer Eligible Accounts and Business Customer Eligible Accounts, any person authorized to perform transactions can perform these transactions for all linked Eligible Accounts accessible through the Service, even though these Eligible Accounts have different owners. Anyone authorized to access the Service may access ALL of the Eligible Accounts, including the Business Customer Eligible Accounts and the Consumer Eligible Accounts. This means that anyone authorized to access the Service has access to all information about all such Eligible Accounts (both Business Customer and Consumer) available through the Service and may transfer funds between the linked accounts for any reason. **WHEN YOU LET ANOTHER BUSINESS OR PERSON ACCESS YOUR ELIGIBLE ACCOUNTS, FUNDS MAY BE TAKEN FROM YOUR ELIGIBLE ACCOUNTS FOR PURPOSES THAT DO NOT BENEFIT YOU.** You understand that we allow access between Eligible Accounts of different businesses and persons or sole proprietors through a single Username and Password for your convenience only. Each Business Customer and Consumer, individually and collectively, agrees to indemnify, protect, hold harmless and defend us from and against any and all damages, expenses, liabilities or costs (including attorney's fees and court costs), of whatever kind or nature, arising from or relating to (1) providing the Service to any of the businesses or persons or sole proprietors signing or enrolling in any application for the Service; or (2) allowing any Eligible Accounts to be linked for access via the Service. By authorizing us to combine Eligible Accounts, each account owner agrees that we are not responsible for unauthorized transactions performed by any person authorized to access the Service to, from or between the combined Eligible Accounts. **Any owner of any Eligible Accounts may make such Eligible Accounts not accessible through the Service by notifying us. Even if an Eligible Account has been made not accessible through the Service, information about the Eligible**

Account loan may still be available through information on the periodic statements of the Eligible Accounts that remain accessible through the Service. If you want to limit the privileges assigned to an Eligible Account, please contact us at 410-272-3500 or send us a secure email message through the Service.

5. CONSUMER/BASIC INTERNET BANKING SERVICES

The basic features currently available through the Service include:

- Up to 24 months of complete Internet transactional detail and history
- Account Inquiries for balances, rates, etc.
- Up to 24 months of Account Statements - electronic statement delivery is also available
- Transfers between your accounts at Harford Bank
- Secure emails via the Service's messaging system
- Secure File Transfers
- View loan account information
- Payments to loans at Harford Bank
- Online check reorders
- Stop payments on checks that you have written
- Transaction downloads into Quicken®, and QuickBooks®
- For customers who select the Bill Pay Service, you can make fixed recurring or variable payments.
- E-Bills

Bill Payment services are optional. You can request Bill Payment privileges in the online enrollment process and/or you can add Bill Payment services at a later time by contacting our Operations Department or by sending us a secure message through the Service. Bill Payment customers also have access to electronic Bill Presentment or Bill Delivery.

We may add or remove certain features and/or functionality available from time to time. You can use the Service seven days a week, 24 hours a day, although some or all features may not be available occasionally due to emergencies or scheduled system maintenance. In addition, access to the Service may be slower at times due to high Internet traffic or other factors beyond our control.

6. ADDITIONAL COMMERCIAL INTERNET BANKING SERVICES

Additional online features are currently available for Business Customers. These features may be subject to additional terms and conditions.

- ACH Credit and Debit Origination
- Direct Deposit Originations
- NACHA Imports
- Balance Reporting
- Sub-User Administration

We may add or remove certain features and/or functionality from time-to-time. Business Customers interested in these services should contact us for additional information.

7. OTHER INTERNET BANKING FEATURES

(A) Stop Payment Feature

The stop payment feature within the Service is only for stopping payments on checks that you have written or for stopping pre-authorized electronic drafts that are deducted from your account. This feature is accessible in the "Self Service" menu of the Internet Banking Service and provides a means to securely forward your stop payment requests to us for processing.

Stop payment requests received through the Service will generally be processed within one (1) to two (2) Business Days. Therefore, if your request is urgent, we recommend that you contact one of our branch locations of the Operations Department directly via telephone or in person.

The stop payment feature within the Service should NOT be used to cancel transfers and bill payments. There is typically a stop payment fee associated with this feature. Please refer to our fee schedule for additional information or contact us at 410-272-3500. Additional terms of acceptance or disclosures may apply on the stop payment service and these disclosures will be made at the time you complete the request. Additional information on stop payments is available within the Service.

(B) Check Reorders, Address Change, Order Documents, Secure Email & Secure File Delivery Services

Additional features within the Service include: check reorders, secure emails for address changes, document requests, and secure file delivery. The submission of requests, such as those for address changes, document requests, or check reorders, will generate a secure email to Harford Bank. Requests received through the Service's secure email feature will be processed within one (1) to two (2) Business Days. For urgent requests, we recommend that you contact one of our branch locations or the Operations Department at 410-272-3500.

8. FEES

BASIC INTERNET BANKING SERVICE: (view balances and account transfers) No charge.
BILL PAYMENT FEES for Consumers: No charge.

BILL PAYMENT FEES for Commercial Entities: The first three monthly Bill Payment fees will be waived as a way to introduce the Service. After the 90-day introductory period, Bill Payment for Business Customer accounts has a monthly flat fee of $5.95 per month, which includes 15 bill payments per month. Each bill payment transaction over 15 will be charged at $.60 per transaction.

OTHER COMMERCIAL SERVICE FEES: Additional charges may apply for ACH origination services. These fees may vary and are subject to separate agreements.

Any applicable fees will be charged regardless of whether the Service was used during the billing cycle. There may be a charge for additional transactions and other optional services. You agree to pay such charges and authorize the Service to deduct the calculated amount from your designated Billing Account for these amounts and any additional charges that may be incurred by you. Any service charges or fees associated with your standard deposit accounts will continue to apply. To the extent that you do not maintain sufficient funds in your Billing Account, we may deduct such amounts from any other Eligible Account.

You are responsible for any and all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider.

9. REQUIREMENTS FOR ENROLLING IN THE SERVICE

In order to enroll in the Service:

- You must have an Eligible Account with Harford Bank.
- Your account with us must be in good standing.
- You must be 18 years of age or older.
- You must be a resident of the United States or its possessions.
- You must have a computer/mobile device and Internet browser that will support 128-bit encryption.
- You will need Internet access through an Internet service provider (ISP).
- You will need access to a printer and/or other storage medium such as a hard drive for downloading information or printing disclosures.
- You will also need an external email address for the delivery of electronic notices and disclosures.

Prior to enrolling in the Service and accepting the electronic version of this Agreement, you should verify that you have the required hardware and software necessary to access the Service and to retain a copy of this Agreement.

If we revise hardware and software requirements, and if there's a material chance that the changes may impact your ability to access the Service, we will give you advance notice of these changes and provide you an opportunity to cancel the Service and/or change your method of receiving electronic disclosures (e.g., change to paper format vs. an electronic format) without the imposition of any fees.

10. ENROLLMENT PROCESS

You must complete the enrollment process to use the Service. You can enroll for the Service on the Internet. The Internet Banking enrollment process involves completing a secure online application that we will use to verify your identity. You will also choose your Username and Password during the enrollment process.

When you enroll for the Service, you agree to provide true and accurate enrollment information. Our Internet Banking Customer Service Department will verify the information you submit for accuracy and proper authorizations. In approximately 1-3 business days, you will receive an email with additional information regarding your account activation and our Service. You may begin using the Service only after receipt of this information by email.

Business Customers interested in additional commercial features of the Service should contact us directly at 410-272-3500 or you may send us a secure message through the Service.

11. SIGNATURE REQUIREMENTS

When any transfer, ACH, or other Payment Instruction is initiated through the Service, you agree that we may debit the designated Eligible Account without requiring your signature on the item and without any notice to you. Accounts requiring two or more signatures are not eligible for Bill Payment Services.

Any Authorized User must be authorized individually to make electronic transfers and online Bill Payments.

12. ACCOUNT BALANCES

Balances shown in your accounts may include deposits subject to verification by us. The balance reflected in the Service may differ from your records due to deposits in progress, checks outstanding, or other withdrawals, payments, or charges. A transfer request may not result in immediate availability because of the time required to process the request. A transfer request must be made before the Business Day Cut-off time to be effective the same Business Day.

The balances within the Service are updated periodically and the Service will display the most current "as of' date on the "Accounts" summary page. There may be situations that cause a delay in an update of your balances. The Service will use the most current balance available at the time of a transaction to base our approval for account transfers.

13. CANCELING OR CHANGING TRANSFERS

You cannot cancel a transfer after it has been entered into the system AND the information has been processed and/or transmitted to us through the Service. For Business Customers, the term "transfers" also includes ACH transactions.

For Business Customers, additional guidance on creating, canceling, editing ACH transactions is available within the Service and from our Customer Service Department. Business Customers may edit, delete, or unapprove ACH transactions prior to the effective date. After the cut-off time, if changes are necessary, we may not have sufficient time to stop such transactions from further processing. Separate agreements may detail the required timeframes for submitting and making changes to these types of transactions.

For assistance, you can send us a secure email through the Service or call our Internet Banking Customer Service Department.

If you need our assistance on making edits to automatic/future dated transfers; you can send us a secure email through the Service; however, we must receive your request three (3) Business Days or more before the transaction is scheduled for processing. If you call, we may also require you to put your request in writing and get it to us within 14 days after the call.

14. BILL PAYMENT AND TRANSFER LIMITATIONS

You may use the Service to check the balance of your Eligible Account (s) and to transfer funds between your Eligible Accounts at Harford Bank. You must have sufficient funds in your account to cover the

amount of any online transfers and Bill Payments on the scheduled payment date set for the transaction, or the transaction may not be processed. If Bill Payments exceed your account balance, NSF and/or Overdraft charges may be assessed by the Service Provider to your account. These fees are in addition to the normal NSF and/or Overdraft charges assessed by Harford Bank as outlined in your deposit agreement.

Money Market and Savings Accounts are not classified as transaction accounts. For these types of accounts, you may not be able to make more than six (6) pre-authorized electronic transfers, which include computer-initiated transfers, telephone transfers, checks, and point-of-sale transactions during a given monthly statement period. Transfers and Bill Payments authorized by personal computer through the Service are counted toward the six permitted monthly transfers. Harford Bank currently limits the Bill Payment Service to only Checking Accounts.

15. BILL PAYMENT TERMS AND CONDITIONS

(A) Bill Payment Scheduling

The earliest possible Scheduled Payment Date for each Biller (typically five (5) or fewer Business Days from the current date) will be designated within the Service when you are scheduling the Bill Payment. Therefore, the Service will not permit you to select a Scheduled Payment Date less than the earliest possible Scheduled Payment Date designated for each Biller.

When scheduling Bill Payments you must select a Scheduled Payment Date that is no later than the actual Due Date reflected on your Biller statement unless the Due Date falls on a non-Business Day If the actual Due Date falls on a non-Business Day, you must select a Scheduled Payment Date that is at least one (1) Business Day before the actual Due Date. Scheduled Payment Dates must be prior to any late date or grace period.

(B) The Bill Payment Service Guarantee

Due to circumstances beyond the control of the Service, particularly delays in handling and posting payments by Billers or financial institutions, some transactions may take longer to be credited to your account. Except as expressly stated otherwise within this Agreement, Harford Bank and/or its Service Providers will bear the responsibility for any late payment related charges up to $50.00 should a Bill Payment post after its Due Date as long as the payment was scheduled in accordance with the guidelines described under "Bill Payment Scheduling" in this Agreement.

(C) Payment Authorization and Payment Remittance

By providing the Service with names and account information of Billers to whom you wish to direct payments, you authorize us to follow the Payment Instructions received through the Service. In order to process payments more efficiently and effectively, our Service Provider may edit or alter payment data or data formats in accordance with Biller directives.

When the Service receives a Payment Instruction, you authorize our Bill Payment Service Provider to debit your Payment Account and remit funds on your behalf so that the funds arrive as close as reasonably possible to the Scheduled Payment Date designated by you. You also authorize our Service Provider to credit your Payment Account for payments returned to the Service by the United States Postal Service or Biller, or payments remitted to you on behalf of another Authorized User of the Service.

(D) Payment Methods

Our Bill Payment Service Provider reserves the right to select the method in which to remit funds on your behalf to your Biller. These payment methods may include, but may not be limited to, an electronic payment or check.

(E) Payment Cancellation Requests

You may cancel or edit any Scheduled Payment (if processing has not begun) by following the directions within the Service. There is no charge for canceling or editing a Scheduled Payment. However, once the Service has begun processing a Scheduled Payment it cannot be cancelled or edited, therefore a stop payment request must be submitted, as described within this Agreement.

(F) Bill Payment Stop Payment Requests

The ability of Harford Bank and its Service Provider to process a stop payment on a Bill Payment request will depend on the payment method and whether a Check Payment has cleared. We may also not have a reasonable opportunity to act on any stop payment request after a payment has been processed. If you desire to stop any Bill Payment that has already been processed, you must contact our Customer Service Department at 410-272-3500.

Although we will make every effort to accommodate your request, we will have no liability for failing to do so. We may also require you to present your stop payment request in writing within fourteen (14) days. The charge for each stop payment request will be the current charge for such service as set forth in our applicable fee schedule.

(G) Returned Payments

In using the Service, you understand that Billers and/or the United States Postal Service may return Bill Payments to our Service Provider for various reasons such as, but not limited to, Biller's forwarding address expired; Biller account number is not valid; Biller is unable to locate account; or Biller account is paid in full. Our Service Provider will use its best efforts to research and correct the returned payment and return it to your Biller or void the payment and credit your Payment Account. You will receive notification from Harford Bank of returned payments.

(H) Prohibited Payments

The following payments are prohibited:

- Payments to Billers outside of the United States or its territories;
- Payments that violate any law, statute, ordinance, or regulation;

- Payments related to: (1) tobacco products, (2) prescription drugs and devices; (3) narcotics, steroids, controlled substances or other products that present a risk to consumer safety; (4) drug paraphernalia; (5) ammunition, firearms, or firearm parts or related accessories; (6) weapons or knives regulated under applicable law; (7) goods or services that encourage, promote, facilitate or instruct others to engage in illegal activity; (8) goods or services that are sexually oriented; (9) goods or services that promote hate, violence, racial intolerance, or the financial exploitation of a crime; (10) goods or services that defame, abuse, harass or threaten others; (11) goods or services that include any language or images that are bigoted, hateful, racially offensive, vulgar, obscene, indecent or discourteous; (12) goods or services that advertise, sell to, or solicit others; or (13) goods or services that infringe or violate any copyright, trademark, right of publicity or privacy, or any other proprietary right under the laws of any jurisdiction;

- Payments related to gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to, casino games, sports betting, horse or dog racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes; and

- Payments relating to transactions that (1) support pyramid or ponzi schemes, matrix programs, other "get rich quick" schemes or multi-level marketing programs, (2) are associated with purchases of real property, equities, annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, (3) are for the sale of items before the seller has control or possession of the item, (4) constitute money-laundering or terrorist financing, (5) are associated with the following "money service business" activities: the sale of traveler's checks or money orders, currency dealers or exchanges (including digital currencies such as bitcoin), or check cashing, or (6) provide credit repair or debt settlement services.

(I) Exception Payments

Tax payments and court ordered payments may be scheduled through the Service; however, such payments are discouraged and are scheduled at your own risk. In no event shall Harford Bank or its Service Provider(s) be liable for any claims or damages resulting from your scheduling of these types of payments. The Bill Payment Service Guarantee as it applies to any late payment related charges is void when these types of payments are scheduled and/or processed by the Service. Research of exception payments shall be limited to proof of payment and/or unauthorized payments only. All other research and resolution for any misapplied, misposted or misdirected exception payments will be your sole responsibility.

(J) Biller Limitation

We reserve the right to refuse to pay any Biller to whom you may direct a payment. The Service will notify you promptly if it decides to refuse to pay a Biller designated by you. This notification is not required if you attempt to make a prohibited payment or an exception payment under this Agreement.

(K) Failed Transactions

In using the Service, you are requesting us to make payments for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account (for example, there are insufficient funds in your Payment Account to cover the transaction), the transaction will not be completed. In some instances, you will receive a return and email alert and the account will be placed in a BLOCKED status.

16. BILL DELIVERY AND ELECTRONIC PRESENTATION

This feature is for the presentment of electronic bills only and it is your sole responsibility to contact your Billers directly if you do not receive your statements. In addition, if you elect to activate one of the Bill Payment Service's electronic bill options, you also agree to the following:

(A) Information Provided to the Biller

We are unable to update or change your personal or business information such as, but not limited to, name, address, phone numbers and email addresses with the electronic Biller. Any changes will need to be made by you; contact the Biller directly. Additionally, it is your responsibility to maintain all usernames and Passwords for all electronic Biller sites. You also agree not to use someone else's information to gain unauthorized access to another person's or company's bill.

Our Service Provider may, at the request of the Biller, provide to the Biller your email address, Service address, or other data specifically requested by the Biller at the time of activating the electronic bill for that Biller, for purposes of the Biller informing you about Service and/or bill information.

(B) Activation

Upon activation of the electronic bill feature, our Service Provider may notify the Biller of your request to receive electronic billing information. The presentment of your first electronic bill may vary from Biller to Biller and may take up to sixty (60) days, depending on the billing cycle of each Biller. Additionally, the ability to receive a paper copy of your statement(s) is at the sole discretion of the Biller. While your electronic bill feature is being activated it is your responsibility to keep your accounts current. Each electronic Biller reserves the right to accept or deny your request to receive electronic bills.

(C) Notification

Our Bill Payment Service Provider will use its best efforts to present all your electronic bills promptly. In addition to notification within the Service, our Service Provider may send an email notification to the

email address listed for your account. It is your sole responsibility to ensure that this information is accurate. In the event you do not receive notification, it is your responsibility to periodically logon to the Service and check on the delivery of new electronic bills. The time for notification may vary from Biller to Biller. You are responsible for ensuring timely payment of all bills.

(D) Cancellation of Electronic Bill Notification

The electronic Biller reserves the right to cancel the presentment of electronic bills at any time. You may also cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from Biller to Biller. It may take up to sixty (60) days, depending on the billing cycle of each Biller. Our Bill Payment Service Provider will notify your electronic Biller(s) as to the change in status of your account and it is your sole responsibility to make arrangements for an alternative form of bill delivery. We will not be responsible for presenting any electronic bills that are already in process at the time of cancellation.

(E) Non-Delivery of Electronic Bill(s)

You agree to hold harmless, Harford Bank and its Service Providers should the Biller fail to deliver your statement(s). You are responsible for ensuring timely payment of all bills. Copies of previously delivered bills must be requested from the Biller directly.

(F) Accuracy and Dispute of Electronic Bill

Neither Harford Bank, nor its Service Providers are responsible for the accuracy of your electronic bill(s). Harford Bank and its Service Providers are only responsible for presenting the information received from the Biller. Any discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the Biller directly.

This Agreement does not alter your liability or obligations that currently exist between you and your Billers.

17. PRIVACY

We understand how important privacy is to our customers. We have taken steps to protect the privacy and security of your personal information as well as your financial transactions with us. You should read our privacy notice before completing the enrollment process for the Service.

(A) Disclosure of Account Information to Third Parties

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transactions you make ONLY in the following situations:

- Where it is necessary for completing transactions;
- Where it is necessary for activating additional services you request;

- In order to verify the existence and condition of your account to a third party, such as a credit bureau or Biller;
- To consulting firms, in an aggregate non-personally identifiable format, for research and product improvement purposes only
- In order to comply with a governmental agency or court orders; or
- If you give us your written permission.

Please refer to our privacy notice for additional detail on disclosure of account information.

18. INTERNET SECURITY

The Service utilizes a comprehensive security strategy to protect your accounts and transactions conducted over the Internet. Prior to activating your access to the Service, our Internet Banking Customer Service Department will verify your identity and authorization against information associated with the Eligible Account(s) that you request to be linked to the Service.

Usernames and Passwords - One of the main security features protecting the Service is the unique combination of your Username and Password.

Username and Password - During the enrollment process, you will be asked to select a unique Username, and then choose a Password that will be used to gain access to the Service. You determine your own Password, which is encrypted in our database. Neither Harford Bank nor its Service Providers have access to this information. The Service will automatically deactivate your account after three unsuccessful login attempts within a 24-hour time frame. You may reset your Password online or you may contact Harford Bank for assistance.

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.
- You should not use words based on your name, address, or other personal information.
- Special characters may be used to increase security.
- Do **NOT** use dictionary words.
- Keep your Password safe.
- Memorize your Password and do **NOT** write it down.
- You should also change your Password occasionally, such as every 90 days. Password changes will be forced every 365 days.
- A Password should be changed immediately if you suspect that your Password has been compromised. This can be done at any time from the "Self Service" menu after you log on to the Service.

NEITHER HARFORD BANK NOR ITS SERVICE PROVIDERS WILL CONTACT YOU VIA TELEPHONE OR EMAIL REQUESTING PERSONAL INFORMATION, YOUR USERNAME, OR YOUR PASSWORD. IF YOU ARE CONTACTED BY ANYONE REQUESTING THIS INFORMATION, PLEASE CONTACT US IMMEDIATELY.

Advanced Login Authentication – A routine login authentication requires a valid user ID plus two additional components, or factors, such as Device Profiling and a strong password. When Device

Profiling indicates the need to step-up authentication, an additional layer of security is provided by Advanced Login Authentication. Advanced Login Authentication uses the phone channel to obtain a one-time passcode to confirm authentication. The solution offers both SMS Text and Voice Interaction.

When the customer enters a valid user ID, the Device Profiling process determines if the device profile is typical for past successful logins with the device. If it is typical, the Password page appears.

Device Profiling – After a customer enters their user ID into Online Banking, their device and network path are profiled to detect indicators of fraudulent activity. Attributes are gathered and reviewed against specific business rules. These attributes are compared to what has been seen as a typical configuration for the login device.

Encryption - The Service uses the Secure Socket Layer (SSL) encryption technology for everything you do while using the Service. Your browser automatically activates this technology when it attempts to connect to our Service. The Service requires a browser that supports 128-bit encryption. The Service will warn you if your browser does not meet this requirement.

Whenever SSL is securing your communications, the browser will typically indicate this secure session by changing the appearance of a small icon of a padlock at the bottom of the screen from "open'" to "locked". What this means to you is that your communications are scrambled from your browser to our servers at all times to minimize the chance that an unauthorized party can read the information as it is carried over the Internet.

Certificate Authority - The servers hosting the Service have been certified by a Certificate Authority to assure you that you are actually communicating with the Service instead of someone pretending to be us. If you are using an older browser, you will see that the Certificate Authorities key may have expired; you will need to update your browser. Instructions for upgrading your browser are located on the Browser SSL Update link, which is located on the Service login page. By clicking on the lock within the Service, you can view the certificate to ensure it is valid.

Cookies - During your use of the Service, our Internet Banking Service Provider will pass an encrypted cookie to your computer in order to identify your computer during the session. This cookie enables us to process multiple transactions during the session without having to provide a Username and Password for each individual transaction. Users must accept this cookie to use the Service. This cookie does not contain any personal information; it simply provides another level of security for our Internet Banking product. The cookie is stored on your computer's hard drive, identifying your computer while you are logged on. When you log off, close your browser, or turn off your machine, the cookie will be destroyed. A new cookie is used for each session; thus, no one can use the prior cookie to access your account.

Additional Security Guidelines:

- All Authorized Users should sign-off after every Service session; however, online sessions will automatically end after ten (10) minutes of inactivity. This to protect you in case you accidentally leave your computer unattended after you log-in.

- The security of public computers (e.g., in a library, or Internet cafe) cannot be assured; therefore, we recommend that you refrain from accessing the Service on a public computer.
- Routinely scan your computer, servers, and electronic media using a reliable virus detection product. Undetected or un-repaired viruses may corrupt and destroy your programs, files, and even your hardware. Additionally, you may unintentionally transmit a virus to other computers.
- Use a firewall product (hardware and/or software), especially if you have a broadband Internet connection such as DSL or cable modem.
- Periodically update your computer operating system and browser for critical security related patches. We recommend use of the most current, fully patched, versions of Internet browsers for accessing the Service.

19. YOUR PASSWORD RESPONSIBILITIES

When you accept the terms and conditions of this Agreement, you agree not to give or make available your Password or other means to access your account to any unauthorized individuals. You are responsible for all transfers and Bill Payments you authorize using the Service. If you permit other persons to use the Service, your Password, or other means to access your Eligible Accounts, you are responsible for any transactions they authorize.

If you believe that your Password or other means to access your Eligible Accounts have been lost or stolen or that someone may attempt to use the Service without your consent or has transferred money without your permission, you must notify us at once by calling 410-272-3500 during customer service hours. You can also contact us by sending a secure message through the Service.

IF YOU OR YOUR AUTHORIZED USERS DISCLOSE YOUR PASSWORD TO ANYONE, AND/OR IF YOU ALLOW SOMEONE TO USE YOUR PASSWORD TO ACCESS YOUR ACCOUNTS, YOU ARE AUTHORIZING THEM TO ACT ON YOUR BEHALF AND YOU WILL BE RESPONSIBLE FOR ANY USE OF THE SERVICE BY THEM (E.G , SUCH AS WHEN YOU PROVIDE THIS INFORMATION TO A JOINT ACCOUNT HOLDER, AN EMPLOYEE, AND/OR AN AGGREGATION SERVICE PROVIDER).

In addition to the security features described above, there may be other security related notices posted on our website or the Service from time-to-time. It is your responsibility to read all security notices.

20. OUR LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS

We will use commercially reasonable efforts to make all your transfers and payments properly. However, we shall incur no liability and any Bill Payment Service Guarantee shall be void if the Service is unable to complete any transactions initiated by you because of the existence of any one or more of the following circumstances:

a. If, through no fault of ours, your Eligible Account(s) and/or Payment Account does not contain sufficient funds to complete the transaction, or the transaction would exceed the credit limit of your overdraft account (if applicable);

b. The Service and/or the payment processing center is not working properly, and you know or have been advised by Harford Bank and/or its Service Providers about the malfunction before you execute the transaction;
c. You have not provided the Service with the correct Payment Account information, or the correct name, address, phone number, or account information for the Biller;
d. Your Eligible Account(s), including either your Payment Account or Billing Account, is closed;
e. If your computer, software, telecommunication lines were not working properly, and this problem should have been apparent to you when you attempted the transfer or Bill Payment;
f. It can be shown that the Biller received the Bill Payment within the normal delivery timeframe and failed to process the payment through no fault of ours;
g. The payment or transaction request involves funds subject to hold, dispute, restriction, or legal processes we believe prevents their payment or transfer;
h. We have reason to believe that a payment or other transaction request may not be authorized by you or any third party whose authorization we believe is necessary; and/or;
i. Circumstances beyond the control of the Service, our Service Providers, and/or Harford Bank (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing exceptions are applicable, if the Service causes an incorrect amount of funds to be removed from any of your Eligible Account(s), or Payment Account, or causes funds from your Payment Account to be directed to a Biller, which does not comply with your Payment Instructions, Harford Bank and/or its Service Providers shall be responsible for returning the improperly transferred funds to your Payment Account, and for directing to the proper Biller any previously misdirected transactions, and, if applicable, for any documented late payment related charges.

21. DOCUMENTATION AND VERIFICATION OF PAYMENTS AND TRANSFERS

Information regarding Internet Banking and Bill Payment transactions will be reflected on the account detail in the Service and in your regular monthly account statement(s).

22. PROVISIONS APPLICABLE TO CONSUMER DEPOSIT ACCOUNTS

(A) Errors and Questions

In case of errors or questions about your electronic transactions, you should notify us as soon as possible through one of the following methods:

- Telephone us at 410-272-3500 during customer service hours;
- Contact us by using the secure messaging feature within the Service; or
- Write to us at 8 West Bel Air Avenue, Aberdeen, MD 21001

If you think your statement is incorrect or you need more information about an electronic transfer or Bill Payment transaction listed on the statement, we must hear from you no later than sixty (60) days after the FIRST statement was sent to you on which the problem or error appears. You must:
1. Tell us your name, relevant Harford Bank account number(s), and Username;

2. Describe the error or the transaction in question, and explain as clearly as possible why you believe it is an error or why you need more information; and
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send your complaint in writing within ten (10) Business Days after your verbal notification. We will tell you the results of our investigation within ten (10) Business Days after we hear from you and will correct any error promptly. However, if we require more time to confirm the nature of your complaint or question, we reserve the right to take up to forty-five (45) days to complete our investigation. If we decide to do this, we will provisionally credit your account within ten (10) Business Days for the amount you think is in error. If we ask you to submit your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

For errors regarding electronic transactions on new consumer accounts, we may take up to 90 days to investigate your complaint or question. We may take up to 20 Business Days to credit a new account for the amount you think is in error.

If it is determined there was no error, we will mail you a written explanation within three (3) Business Days after completion of our investigation. You may ask for copies of documents used in our investigation. Harford Bank may revoke any provisional credit provided to you if we find an error did not occur.

(B) Consumer Liability for Unauthorized Transfers

Tell us AT ONCE if you believe your Username or Password has been lost or stolen. Telephoning is the best way of minimizing your possible losses. You could lose all the money in your account (plus your maximum overdraft line of credit if applicable).

For consumer customers, tell us within two (2) Business Days after you discover your Password or other means to access your account has been lost or stolen, your liability is no more than $50.00 should someone access your account without your permission. If you do not tell us within two (2) Business Days after you learn of such loss or theft, and we can prove that we could have prevented the unauthorized use of your Password or other means to access your account if you had told us, you could be liable for as much as $500.

If your monthly account statement contains transfers that you did not authorize, you must tell us at once. If you do not tell us within sixty (60) days after the statement was sent to you, you may lose any amount transferred without your authorization after the sixty (60) days if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we may extend the period.

23. PROVISIONS APPLICABLE TO BUSINESS CUSTOMER DEPOSIT ACCOUNTS

(A) Protecting Your Account

The Service will allow Business Customers to establish individual Usernames, Passwords, and privileges for each Authorized User. Transaction history is maintained for each Username. Additional fees may be assessed for each Username.

BUSINESS CUSTOMER(S) WILL BE SOLELY RESPONSIBLE FOR DESIGNATING ITS AUTHORIZED USERS, ASSIGNING PRIVILEGES, AND DISCLOSING THE IDENTITY OF SAID USERS TO THIS INSTITUTION AND ALL CHANGES THEREOF IN WRITING. BUSINESS CUSTOMER REPRESENTS AND WARRANTS THAT ITS AUTHORIZED USERS HAVE THE APPROPRIATE AUTHORITY TO INITIATE TRANSFERS AND BILL PAYMENTS THROUGH THE SERVICE.

BUSINESS CUSTOMER(S) AUTHORIZES HARFORD BANK AND ITS SERVICE PROVIDERS TO ACT UPON, AND YOU AGREE TO BE BOUND BY, ANY TRANSACTION, WHETHER OR NOT AUTHORIZED, THAT IS INITIATED WITH YOUR USERNAME AND PASSWORD AND/OR THE USERNAME AND PASSWORD OF AN AUTHORIZED USER. FURTHERMORE, ANY INSTRUCTIONS, DIRECTIONS, OR OTHER INFORMATION PROVIDED BY THE BUSINESS CUSTOMER, OR ANY OF ITS AUTHORIZED USERS, WILL BE DEEMED TO HAVE BEEN AUTHORIZED BY THE BUSINESS CUSTOMER. HARFORD BANK AND ITS SERVICE PROVIDERS WILL NOT BE RESPONSIBLE FOR VERIFYING THE IDENTITY OR AUTHENTICITY OF ANY PERSON CLAIMING TO BE AN AUTHORIZED USER OF THE BUSINESS CUSTOMER.

BUSINESS CUSTOMER(S) ASSUMES ANY AND ALL LIABILITY ARISING FROM THE USE OR MISUSE OF THE SERVICE OR COMPANY ACCOUNTS BY ITS AUTHORIZE D USERS. BUSINESS CUSTOMER AGREES TO INDEMNIFY AND HOLD HARMLESS HARFORD BANK AND ITS SERVICE PROVIDERS FOR ANY LIABILITY AND DAMAGES RESULTING FROM OUR ACTING UPON ANY DIRECTION, INSTRUCTION, OR INFORMATION THAT IS INITIATED WITH AN USERNAME AND PASSWORD OF AN AUTHORIZED USER.

YOU AGREE THAT WE MAY SEND NOTICES AND OTHER COMMUNICATIONS, INCLUDING EMAILS, TO THE CURRENT ADDRESS SHOWN IN OUR RECORDS, WHETHER OR NOT THAT ADDRESS INCLUDES A DESIGNATION FOR DELIVERY TO THE ATTENTION OF ANY PARTICULAR INDIVIDUAL. YOU FURTHER AGREE HARFORD BANK AND/OR ITS SERVICE PROVIDERS WILL NOT BE RESPONSIBLE OR LIABLE TO YOU IN ANY WAY IF INFORMATION IS INTERCEPTED BY AN UNAUTHORIZED PERSON, EITHER IN TRANSIT OR AT YOUR PLACE OF BUSINESS. IN ADDITION, YOU AGREE TO

- REQUIRE ALL AUTHORIZED USERS TO KEEP PASSWORDS SECURE AND STRICTLY CONFIDENTIAL;
- IMMEDIATELY NOTIFY US AND SELECT A NEW PASSWORD IF YOU OR YOUR AUTHORIZED USERS BELIEVE YOUR PASSWORDS MAY HAVE BECOME KNOWN TO AN UNAUTHORIZED PERSON.

WE MAY DISABLE PASSWORDS OF AUTHORIZED USERS EVEN WITHOUT RECEIVING SUCH NOTICE FROM YOU, IF WE SUSPECT PASSWORDS ARE BEING USED IN AN UNAUTHORIZED OR FRAUDULENT MANNER.

BUSINESS CUSTOMER(S) SHALL BE SOLELY RESPONSIBLE FOR THE DEVELOPMENT AND IMPLEMENTATION OF ALL COMMERCIALLY REASONABLE PROCEDURES TO CONTROL ACCESS TO THEIR COMPUTER SYSTEMS AND TO PROTECT ANY DATA FILES STORED THEREON. BUSINESS CUSTOMERS SHALL BE SOLELY RESPONSIBLE FOR ALL APPROPRIATE AND COMMERCIALLY REASONABLE, PHYSICAL, LOGICAL, AND NETWORK SECURITY SYSTEMS AND DEVICES TO PROTECT THE SECURITY OF DATA FILES

MAINTAINED ON COMPUTER(S) USED TO ACCESS THE SERVICE AS WELL AS THE PROTECTION AGAINST UNAUTHORIZED ACCESS TO BUSINESS COMPUTERS, AND/OR NETWORKS USED TO ACCESS THE SERVICE. BUSINESS CUSTOMERS SHALL BE SOLELY RESPONSIBLE FOR ANY AND ALL LOSSES AND DAMAGES ARISING FROM ANY AUTHORIZED OR UNAUTHORIZED ACCESS TO THE SERVICE.

HARFORD BANK AND ITS SERVICE PROVIDERS SHALL HAVE NO OBLIGATION, LIABILITY OR CONTROL, EITHER DIRECTLY OR INDIRECTLY CONCERNING THE BUSINESS CUSTOMERS' SELECTION OF SECURITY SYSTEMS OR DEVICES FOR THE PROTECTION OF ANY DATA FILES OR COMPUTERS USED TO ACCESS THE SERVICES OR OVER BUSINESS CUSTOMERS DEVELOPMENT OR IMPLEMENTATION OF SECURITY PROCEDURES OR THE FAILURE OF BUSINESS CUSTOMER TO MAINTAIN SAID PROCEDURES.

(B) Commercially Reasonable Security Procedures of the Service

WHEN YOU ACCEPT THIS AGREEMENT AND USE THE SERVICE, YOU ACKNOWLEDGE AND AGREE THAT THE SERVICE INCLUDES SECURITY MEASURES WHICH ARE COMMERCIALLY REASONABLE. YOU AGREE TO BE BOUND BY OUR SECURITY PROCEDURES AND INSTRUCTIONS, WHICH MAY BE PERIODICALLY UPDATED. YOU AGREE TO REVIEW AND IMPLEMENT ALL SECURITY PROCEDURES AVAILABLE IN CONNECTION WITH THE SERVICE, INCLUDING PROCEDURES TO PROTECT THE CONFIDENTIALITY OF YOUR USER IDS AND PASSWORDS. YOU AGREE TO NOTIFY HARFORD BANK IN THE EVENT THAT YOUR USE OF THE SERVICE WOULD NECESSITATE OR BE BETTER SERVED BY A LEVEL OF SECURITY THAT EXCEEDS THAT OFFERED BY THE SERVICE. IF YOU FAIL TO NOTIFY HARFORD BANK, YOU ACKNOWLEDGE AND AGREE THAT THE SECURITY ASPECTS OF THE SERVICE ARE APPROPRIATE FOR YOUR NEEDS AND WILL PROVIDE YOU WITH A COMMERCIALLY REASONABLE DEGREE OF SECURITY AGAINST UNAUTHORIZED USE.

(C) Errors and Questions

In case of errors or questions about your transactions, you should as soon as possible notify us through one of the following methods:

- Telephone us at 410-272-3500 during customer service hours;
- Write us at: Harford Bank, 8 West Bel Air Avenue, Aberdeen, MD 21001; or
- Contact us through Internet Banking Secured Messaging.

(D) Your Liability for Unauthorized Transfers

You must notify us of errors, discrepancies, or possible unauthorized payments as soon as possible upon learning of the discrepancy. If you fail to notify us within sixty (60) days after you have received notice of an unauthorized or erroneous transfer or Bill Payment, Harford Bank will not owe you any interest on the amount in question, even if we are otherwise liable to you in connection with the transaction.

Harford Bank and its Service providers shall have no liability to you for any unauthorized payment or transfer made using your Password that occurs before you have notified us of any possible unauthorized use, and we have had a reasonable opportunity to act upon that notice.

If you fail to notify us of any discrepancy within one (1) year, you shall be precluded from asserting any such discrepancy against us.

(E) Limitation of Institution Liability

HARFORD BANK AND ITS SERVICE PROVIDERS WILL BE DEEMED TO HAVE EXERCISED ALL DUE CARE AND TO HAVE ACTED REASONABLY IF WE ACT IN ACCORDANCE WITH THE TERMS OF THIS AGREEMENT AND WILL BE LIABLE FOR LOSS SUSTAINED BY YOU ONLY TO THE EXTENT SUCH LOSS IS CAUSED BY OUR MISCONDUCT. HARFORD BANK AND ITS SERVICE PROVIDERS WILL HAVE NO LIABILITY FOR ANY LOSS OR DAMAGE:

- RELATED TO THE DISHONESTY OF THE BUSINESS CUSTOMER'S EMPLOYEES, OFFICERS, AGENTS OR AUTHORIZED USERS;
- RESULTING FROM ANY RECEIVING FINANCIAL INSTITUTION'S FAILURE TO ACCEPT ANY PAYMENT OR FUNDS TRANSFER REQUEST;
- RESULTING FROM ANY DELAY IN THE PERFORMANCE OF THIS AGREEMENT, WHICH IS CAUSED BY AN ACT OF GOD, FIRE OR OTHER CASUALTY, ELECTRICAL OR COMPUTER FAILURE, DELAYS OR FAILURE TO ACT BY ANY CARRIER, MEDIUM OR AGENT OPERATING BETWEEN HARFORD BANK AND THIRD PARTIES, OR ANY OTHER CONDITION OUTSIDE OF OUR CONTROL.

If Harford Bank and/or its Service Providers fail or delay in making a Bill Payment pursuant to your Payment Instruction, or if we make a payment in an erroneous amount which is less than the amount per your Payment Instruction, unless otherwise required by law our liability shall be limited to interest on the amount which we failed to timely pay, calculated from the date on which the payment was to be made until the date it was actually made or you canceled the Payment Instruction.

We may pay such interest either to you or the intended recipient of the payment, but in no event will we be liable to both parties, and our payment to either party will fully discharge any obligation to the other. If we make a payment in an erroneous amount which exceeds the amount per your Payment Instruction, or if we permit an unauthorized payment after we have had a reasonable time to act on a notice from you of possible unauthorized use as described above, unless otherwise required by law, our liability will be limited to a refund of the amount erroneously paid, plus interest thereon from the date of the payment to the date of the refund, but in no event to exceed sixty (60) days' interest.

If we become liable to you for interest compensation under this Agreement or applicable law, such interest shall be calculated based on the average federal funds rate at the Federal Reserve Bank in the district nearest to Harford Bank for each day interest is due, computed on the basis of a three hundred sixty (360) day year.

No third party will have rights or claims against Harford Bank and its Service Providers under this Agreement.

The terms of this section will survive termination of this Agreement.

(F) Indemnification

You and each Authorized User will defend, indemnify and hold harmless Harford Bank and its Service Providers against and in respect to any and all loss, liability, expense and damage, including consequential, special and punitive damages, directly or indirectly resulting from: (i) the processing of any request received by Harford Bank through the Service, (ii) any breach of the provisions of this Agreement (iii) any request for stop payment; (iv) any dispute between you and any third party in connection with the use of the Service; and (v) any and all actions, suits, proceeding, claims, demands, judgments, costs and expenses (including attorney's fees) incident to the foregoing. The terms of this section will survive termination of this Agreement.

24. ALTERATIONS AND AMENDMENTS

This Agreement, applicable fees and service charges may be altered or amended from time-to-time. In such event, we will provide notice to you. Any use of the Service after we provide you a notice of change will constitute your agreement to such change(s). Further, we may, from time to time, revise or update the applications, services, and/or related material, which may render all such prior versions obsolete. Consequently, we reserve the right to terminate this Agreement as to all such prior versions of the applications, services, and/or related material and limit access to only the Service's more recent revisions and updates.

25. ELECTRONIC DISCLOSURES

We may deliver amendments to this Agreement and other disclosures to you in an electronic format. Other disclosures may include: monthly account statements, deposit account disclosures, notices regarding changes in account terms and fees, and privacy notices. The equipment necessary for accessing these types of disclosures electronically is described within this Agreement in Section 9.

WITH YOUR ACCEPTANCE, YOU AGREE TO ACCEPT THIS AGREEMENT AND OTHER INTERNET BANKING RELATED DISCLOSURES IN AN ELECTRONIC FORMAT. YOU ALSO AGREE AND REPRESENT THAT YOU HAVE THE NECESSARY EQUIPMENT FOR ACCESSING THE SERVICE AND FOR VIEWING ELECTRONIC DISCLOSURES.

You may change the method of delivery at any time (e.g., from electronic format to paper format} by contacting us at:

- Telephone us at 410-272-3500 during customer service hours;
- Write us at: Harford Bank, 8 West Bel Air Avenue, Aberdeen, MD 21001; or
- Contact us through Internet Banking Secured Messaging.

You should print or save a copy of all disclosures delivered electronically.

26. ADDRESS, EMAIL, OR PAYMENT ACCOUNT CHANGES

When you enroll in the Service, we may send you a "Welcome" email. We will also send you emails and/or secure messages through the Service regarding important Internet Banking and Bill Payment

matters and/or changes to this Agreement. You must provide us your current email address in order for us to deliver this information to you.

It is your sole responsibility to ensure that your contact information is current and accurate. This includes, but is not limited to, name, address, phone numbers, and email addresses. Changes can be made either within the Service in the Self-Service menu or by contacting one of our branch locations or our Operations Department at 410-272-3500.

Any changes to your Eligible Account(s), Payment Account, or Billing Account should also be made in accordance with the procedures outlined above.

We are not responsible for any Bill Payment processing errors or fees incurred if you do not provide accurate Payment Account or contact information.

27. SERVICE TERMINATION, CANCELLATION OR SUSPENSION

In the event you wish to cancel the Service, please contact one of our branch locations or the Operations Department or send us a secure email through the Service.

Any Bill Payment(s) the Service has already processed before the requested cancellation date will be completed by the Service. All Scheduled Bill Payments, including automatic payments, will not be processed once the Service is cancelled. You will remain responsible for any fees associated with the Service prior to the effective cancellation date.

We may terminate or suspend the Service to you at any time. Neither termination nor suspension shall affect your liability or obligations under this Agreement. Access to our Service may be canceled in whole or part without prior notice due to insufficient funds in one of your accounts or other circumstances that may create an unanticipated liability to us. If your account(s) is closed or restricted for any reason, or if there has not been any Internet Banking or Bill Payment activity for a period of six consecutive months, accessibility may be terminated.

28. EXCLUSIONS OF WARRANTIES AND LIMITATION OF DAMAGES

THE SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS", "AS AVAILABLE" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

NOTWITHSTANDING OUR EFFORTS TO ENSURE THAT THE SERVICE IS SECURE, WE CANNOT AND DO NOT WARRANT THAT ALL DATA TRANSFERS VIA THE SERVICE WILL BE FREE FROM MONITORING OR ACCESS BY OTHERS.

YOU ARE SOLELY RESPONSIBLE FOR THE MAINTENANCE, INSTALLATIONS, AND OPERATION OF YOUR COMPUTER. NEITHER HARFORD BANK NOR ITS SERVICE PROVIDERS SHALL BE RESPONSIBLE FOR ANY DELAYS, ERRORS, DELETIONS, OR FAILURES THAT OCCUR AS A RESULT OF ANY MALFUNCTION OF YOUR COMPUTER OR SOFTWARE.

THE FOREGOING SHALL CONSTITUTE HARFORD BANK'S AND ITS SERVICE PROVIDER'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL HARFORD BANK OR ITS SERVICE PROVIDERS BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS OR ATTORNEYS' FEES (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT AND/OR SOFTWARE, AND/OR YOUR USE OF THE SERVICE.

29. ASSIGNMENT

You may not assign this Agreement to any other party. We may assign this Agreement in our sole discretion. We may also assign or delegate certain rights and responsibilities under this Agreement to independent contractors or other third parties.

30. NO WAIVER

Harford Bank and its Service Providers shall not be deemed to have waived any of our rights or remedies hereunder unless such waiver is in writing and signed by us. No delay or omission in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

31. CAPTIONS

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

32. DISPUTES

In the event of a dispute regarding the Service, you agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and us, which supersedes any proposal or prior agreement, oral or written, and any other communications between you and us relating to the subject matter of this Agreement. If there is a conflict between what the employees of Harford Bank and/or its Service Providers say and the terms of this Agreement, the terms of this Agreement will prevail.

33. WAIVER OF TRIAL BY JURY

The parties hereby knowingly, voluntarily, and intentionally waive any right they may have to a trial by jury with respect to any litigation brought based upon this Agreement, or arising out of, under, or in connection with this Agreement and any agreement contemplated to be executed in conjunction herewith, or any course of conduct, course of dealing, statements, or actions of the parties. This provision is a material inducement for the parties entering this Agreement.

34. OWNERSHIP OF MATERIAL

Copyright in the pages and in the screens displaying the pages, and in the information and material therein and in their arrangement, is owned by Harford Bank and/or is Service Providers unless otherwise indicated. All registered and unregistered trademarks used in the Service are the sole property of their respective owners. Unauthorized reproduction in whole or part is prohibited.

35. GOVERNING LAW AND RELATION TO OTHER AGREEMENTS

Accounts and services provided by Harford Bank may also be governed by separate agreements with you. This Agreement supplements any other agreement(s) and/or disclosures related to your Eligible Account(s) and provided to you separately.

This Agreement shall be governed by and construed in accordance with federal laws and the laws of the State of Maryland, without regard to its conflicts of law's provisions; provided, however, that any dispute solely between you and our Bill Payment Service Provider shall be governed by and construed in accordance with the laws of the State of Maryland, without regard to its conflicts of law's provisions.

36. TEXT MESSAGES, CALLS, AND/OR EMAILS TO YOU.

By providing us with a telephone number (including a wireless/cellular, mobile telephone number and/or email address), you consent to receiving calls from us and our Service Providers at that number INCLUDING THOSE MADE BY USE OF AN AUTOMATIC TELEPHONE DIALING SYSTEM ("ATDS"), and/or emails from us for our everyday business purposes (including identity verification). You acknowledge and agree that such telephone calls include, but are not limited to, live telephone calls, prerecorded or artificial voice message calls, text messages, and calls made by an ATDS from us or our affiliates and agents. Please review our privacy policy for more information.

Proceed with Enrollment for the Service.
By clicking on the "I agree" button below you represent that you are the owner of an Eligible Account to be enrolled in the Service and/or have been authorized by the owner to enroll for the Service. Clicking on the "I Agree" button also indicates your acceptance of the terms and conditions of this Agreement in this electronic format.