

Authorization and Agreement

By signing below, I hereby apply for **NetTeller** service (the "Service") and authorize you and your agents and assigns to provide the Service for the **People's Bank of Seneca** (the "Bank") accounts designated. I understand that the use of the Service is subject to the terms and conditions (including those applicable to electronic fund transfers subject to Regulation E of the Federal Reserve Board) contained in: (a) the Internet Banking Service Agreement ("the Agreement") which I may access when I log onto the Service, and (b) your general disclosure for personal and business accounts which I received when I opened my account(s). I acknowledge and agree that using, or permitting another person to use, the Service confirms the terms and conditions set forth in the Agreement.

I must indicate that I wish to cancel the Service by written notice. Non-usage of the Service for **90 days** may result in either termination of the Service or discontinuance of any service fee waiver at our sole discretion. I agree that any time after such notice or period of non-use, you may discontinue both the Service and/or any waiver of charges that ordinarily apply to this or any other services provided by you. If my Service is discontinued, pending payments and recurring payments that have not been sent will be canceled.

I hereby certify that all statements in this application are true and complete and are made for the purpose of obtaining the Service; authorize you to obtain such information as you may require concerning the statements herein; agree that this application shall remain your property; and acknowledge my responsibility to inform you of any change in name, address or employment within a reasonable time.

CUSTOMER'S AUTHORIZED SIGNATURE:	DATE:	APPROVING BANK OFFICER'S SIGNATURE:	DATE:
FOR BANK USE ONLY			
E-BANKING SETUP COMPLETED BY:	DATE:	E-BANKING SETUP REVIEWED BY:	DATE: