



Business Online Banking

Business Name	Address
	City, State and Zip Code
SSN or EIN	Telephone Number
E-Mail Address	
Checking Account Number	Checking Account Number
Saving Account Number	Savings Account Number
Loan Number	Loan Number
Authorized Signer	
Signature	Date

**Please fax completed form to:
Platinum Bank
EBanking Department
(813) 651-9434**

FOR BANK USE ONLY

Customer Number
Date Letter Mailed
Entered By

**Platinum Bank Business Online Banking Agreement
And
Electronic Funds Transfer Disclosure Statement**

This Disclosure is provided to customers according to the provisions of the Federal Electronic Funds Transfer Act. As used in this Disclosure, the words *ö*, *omyö*, *oyouö*, and *oyoursö* refer to the Online Banking customer and the terms *öweö*, *ösö*, and *öourö* refer to Platinum Bank. Please review this Disclosure in its entirety since it may contain disclosures which affect you. All electronic fund transfer services provided by Platinum Bank in relation to its accounts, as defined in the Electronic Funds Transfer Act, are subject to the following terms and conditions. Your use of our electronic funds transfer services, by means of Online Banking, constitutes your agreement to be bound to these terms and conditions:

Equipment and Technical Requirements

I understand that to use Online Banking, I must have Internet Access through an Internet Provider and Internet Browser software. I understand that Platinum Bank does not make any warranties on equipment, hardware, software or Internet Provider Service, or any part of them, expressed or implied, including, without limitation, and warranties of merchantability or fitness for a particular purpose. Platinum Bank is not responsible for any loss, injury or damages, whether direct, indirect, special or consequential, caused by the Internet Provider, any related software, or the Platinum Bank's Online Banking or the use of any of them or arising in any way out of the installation, use or maintenance of your personal computer hardware, software or other equipment.

Online Banking Services

With access to the Internet, your *ö*access code*ö* provided by Platinum Bank, your *ö*Access ID*ö* and your *ö*password*ö*, you will have access to one or more of the following:

1. Account balance inquiries,
2. Transfers between checking and savings accounts,
3. Transfers to make loan payments,
4. Review your account history,
5. Download account history to hard drive or to software such as Microsoft Money.
6. ACH Origination (requires credit approval),

Pre-Authorized Transfers

Any owner or authorized signer of an account may pre-authorize accounts to have the capabilities to transfer funds electronically through Online Banking. At which time you elect to transfer funds between your pre-authorized Platinum Bank accounts, you authorize us to honor debits drawn against your accounts without presence of your written signature. The limit on your amount to transfer is either the maximum dollar amount you pre-authorized or the available balance in your account.

Your Access ID and Password

Your Access ID is your customer number and your password is defined by you the user. Your password must contain at least seven (7) alpha characters, one (1) numeric character, and be between eight (8) and sixteen (16) characters in length. If you forget your password, please contact us for instructions. If you make your Access ID and password available to others to act on your behalf you are responsible for all activity authorized by your Access ID and password.

Account Balance Verification

You may log in and check your current balance, items which have been presented for payment against your account (checks, ATM transactions), and deposits that have posted. All balances are subject to deposit verification.

Business Days

Monday through Friday except for Federal Holidays. Saturday, Sunday and Monday are all one (1) business day. The service is available three hundred sixty-five (365) days a year unless system maintenance or upgrades are necessary. Our daily cut-off is at five (5) P.M. Eastern Time. All transactions received after five (5) P.M. may be posted on the following business day. You will receive a monthly account statement showing your Electronic Funds transfers. Your savings statement will be sent on a quarterly basis if there has been no Electronic Funds Transfer activity in your account for the quarter.

Pre-authorized Transactions

Pre-authorized Payments. If a third party to whom you owe money makes, with your permission, arrangements to have funds transferred out of your checking or savings account on a regular and pre-authorized basis in payment of your debt, we will make such transfers from your account(s) on your behalf. Pre-authorized Credits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you

can call us at (813) 875-1234 to find out whether or not the deposit has been made. You can also review your account history via Online Banking.

Pre-authorized Deposits. You may pre-authorize deposits to be made to your checking or savings, or IRA account(s) from a third party on a regular basis.

Stop Payment Orders

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. For pre-authorized payments: Call or write us at our telephone number or address listed below in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. If these regular payments might vary in amount, the person you are going to pay must tell you (ten (10) days before each payment) when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages, which you prove, are directly caused by our failure to stop payment. This pertains to Pre-Authorized Payments.

Liability for Failure to Make Transfers: If we do not complete a transfer to or from your account on time or in the correct amount according to your request, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- a) If, through no fault of ours, you do not have enough money in your deposit account to make the transfer.
- b) If you have an overdraft line of credit and the transfer would go over the credit limit.
- c) If the terminal or system was not working properly and you knew about the malfunction when you started the transfer.
- d) If we are legally restricted from transferring funds to or from your account.
- e) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- f) There may be other exceptions stated in this agreement with you.

Third Party Disclosure

We will only disclose information to third parties about your account or the transfers you make:

- a) Where it is necessary for completing transfers to or from your account or resolving errors relating to your account or transfer you make; or
- b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- c) In order to comply with laws and regulations and with subpoenas or with government agencies or court orders; or
- d) If you give us written permission.

Reporting Unauthorized Transactions

If you feel that an unauthorized transaction has been performed from your pre-authorized account without your permission, contact us immediately at (813) 655-1234.

Customer Liability Disclosure

Tell us AT ONCE if you feel your Online Banking has been tampered with. You may call or write us at the telephone number or address listed below. Although Platinum Bank maintains physical, electronic, and procedural safeguards that comply with federal standards in order to protect your account information, we can not guarantee that such information will not be compromised.

Error Resolution Procedures

In case of errors or questions about your Electronic Transfers, call or write to us at the telephone number or address listed below, as soon as you can.

Amendments

We may amend all terms and conditions at any time, but will give you notice thirty (30) days before the amendment becomes effective if the amendment will result in increased charges or liability to you or a few types of available electronic fund transfers or limitation of the transfers you may make. Such notice will be mailed to you at the last address of record on our files. If, however, an immediate change in terms and conditions is necessary for security reasons, we may amend these terms and conditions without prior notice. If other terms and conditions set by us are in conflict with the disclosure, this disclosure statement will prevail.

Maintenance Fee

We reserve the right to adjust the monthly maintenance fee for the use of this service. Prior to fee changes, we will notify you in writing thirty (30) days before all changes go into effect. Your use of the service after the effective date of change confirms your agreement to the changes.

Right of Termination

You may cancel your Online Banking at any time by writing us at the address listed below. We require thirty (30) days written notice prior to the date you wish to have your services cancelled. If you have payments or transfers scheduled within the thirty (30) days, it is your responsibility to cancel those payments or transfers. If during the thirty (30) days we have not completed your request to cancel service, you will be responsible for the payments or transfers. We may cancel your enrollment in this service at any time due to insufficient funds in one or more of your accounts.

Platinum Bank
EBanking Department
802 West Lumsden Road
Brandon, FL 33511
(813) 655-1234

Name of Company: _____

Date: _____

by: _____

Signature

Print Name & Title