

INTERNET BANKING ENROLLMENT FORM

Please complete, sign and return to Founders Community Bank

Last Name: _____ First Name: _____

If Business, Name of Business Entity: _____

E-mail address: _____ Home Phone Number: _____

Account address (not a P.O. Box): _____

City, State, Zip: _____

Work Phone Number: _____

Founders Community Bank Account Information

Account Type	Account Number	Account Name(s)
_____	_____	_____
_____	_____	_____
_____	_____	_____

All account owners or authorized signers must sign below

I/We understand that the information I/we provide will be verified, and that the Agreement and Electronic Funds Transfer Disclosure for Internet Banking Service will be provided to me/us for our review and acceptance. I/We understand that Founders Community Bank may, at its sole discretion, request for additional documentation from me/us to complete this enrollment process:

Customer Name	Customer Signature	Date
_____	_____	_____
_____	_____	_____

Verified By:	EFT Disclosure Issued By:	Date:	Port #:
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Approved By:	Approved Date:	EBB Setup By:	EBB #
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**INTERNET BANKING
ENROLLMENT AND
DISCLOSURE**

237 Higuera Street
 San Luis Obispo, CA 93401
 Tel (805) 543-6500
 Fax (805) 543-6599
www.founderscommunitybank.com

**Member
FDIC**



ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Founders Community Bank on line computer transfers - types of transfers and charges - You may access your account(s) by computer using your personal access id and password to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking to loan accounts with us
- make payments from checking to third parties
 - there is a charge for this service
- make payments from savings to loan accounts with us
- get information about:
 - the account balance of checking accounts
 - the last statement cycle's deposits to checking accounts
 - the last statement cycle's withdrawals from checking accounts
 - the account balance of savings accounts
 - the last statement cycle's deposits to savings accounts
 - the last statement cycle's withdrawals from savings accounts

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply;

- Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month with no more than three by check, draft, debit card, or similar order to third parties.
- For security reasons, there are other limits on the number of transfers you can make by computer.

FEES

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

DOCUMENTATION

- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

- **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 our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you have an overdraft line and the transfer would go over the credit limit.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- where it is necessary for completing transfers; or
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- in order to comply with government agency or court orders; or
- if you give us written permission.

UNAUTHORIZED TRANSFERS

a. Consumer liability. Tell us AT ONCE if you believe your code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your code without your permission. (If you believe your code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card/code without your permission.)

If you do NOT tell us within 2 business days after you learn of the loss or theft of your code, and we can prove we could have stopped someone from using your code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

b. Contact in event of unauthorized transfer. If you believe your code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may request that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Founders Community Bank
237 Higuera Street
San Luis Obispo, CA 93401
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (805)543-6500

MORE DETAILED INFORMATION IS AVAILABLE ON
REQUEST