FLINT COMMUNITY BANK

ONLINE BANKING AGREEMENT AND DISCLOSURE STATEMENT:

FLINT COMMUNITY BANK [hereinafter referred to as "the Bank"] has expanded its banking services to allow our customers [hereinafter referred to as "customer(s)"] to utilize the convenience and efficiency of Internet technology, including conducting transactions via Internet with the bank’s Online Banking program. Customer understands that the terms, conditions, instructions and procedures set forth in this agreement are in addition to those that apply to any other accounts that the customer currently has with the Bank or any other services the customer obtains hereafter from the Bank.

In consideration of the mutual promises and covenants contained within this agreement and disclosure, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, FLINT COMMUNITY BANK and customer hereby agree as follows:

1. FLINT COMMUNITY BANK ONLINE BANKING:

A customer uses their specific user identification (name) and password to access online banking via a computer and internet connection. Through online banking customers can access:

• account balance

• view account transactions

• make transfers between FLINT COMMUNITY BANK checking and savings accounts

• make payments to FLINT COMMUNITY BANK loans from FLINT COMMUNITY BANK checking or savings accounts

• view statement information

• place stop payments on checks

• download account activity

• change user name, password and security questions and answers

• set up various alerts

• export data to some versions of personal financial management packages such as Quicken and QuickBooks.

1. ONLINE COMPUTER SECURITY:

To access Online Banking, the customer will be issued a temporary User Name and Password generated by the Bank. The customer must reset the Password with the customer’s first online connection. TAKE PRECAUTIONS ONLINE TO PROTECT YOUR USER NAME AND PASSWORD. DO NOT LEAVE YOUR COMPUTER UNATTENDED WHILE ONLINE OR SEND YOUR USER NAME AND PASSWORD OR ANY OTHER CONFIDENTIAL INFORMATION OVER ANY PUBLIC OR GENERAL E-MAIL. DO NOT GIVE OR DISCLOSE ANY PART OF YOUR USER NAME AND PASSWORD TO ANYONE. ANYONE TO WHOM THE CUSTOMER GIVES THE CUSTOMER’S USER NAME OR PASSWORD WILL HAVE ACCESS TO CUSTOMER’S ACCOUNTS, EVEN IF THAT PERSON EXCEEDS THE CUSTOMER’S AUTHORITY.

1. CUSTOMER USER NAME AND PASSWORD:

If a customer’s Online Banking User Name, Password or other means of access have been lost or stolen, or if someone has used them without the customer’s authorization, customer must call FLINT COMMUNITY BANK immediately at (229)903-1400 or email INFO@FLINT.BANK. The Bank may, at a later date, provide the customer with another electronic or telecommunication means of notifying the Bank for this purpose. USING A GENERAL E-MAIL SERVICE OR OTHER ELECTRONIC MEANS DOES NOT CONSTITUTE PROPER OR TIMELY NOTIFICATION TO BANK

1. CUSTOMER LIABILITY:

This section applies to consumers only, not businesses. If a customer believes the customer’s Online Banking User Name, Password or other means of access has been lost, stolen or compromised, customer should notify the Bank immediately via the quickest method available, typically by phone call at 229-903-1400, and in writing at P.O. BOX 70878, Albany, GA. 31708, or email at INFO@FLINT.BANK. If notification is received within two (2) business days after the customer learns of the loss or theft, customer shall be responsible for no more than $50 if someone accesses the customer’s accounts after the Bank receives said notice. If the customer fails to inform the Bank within two (2) business days after the customer learns of the loss or theft of the customer’s Online Banking User Name, Password or other means of access, the customer shall be responsible for the full amount of payments or transfers made by someone accessing the accounts without the customer’s authority until the Bank receives notice, as more fully described previously in this paragraph. If the customer’s statement indicates payments or transfers covered by this agreement which customer did not make or authorize, customer must notify the Bank at once. If customer does not notify the Bank within sixty (60) days after the Bank sent the first statement on which the problem or error appeared, the Bank shall have no liability to the customer for such payments or transfers.

1. WHEN INTERNET PAYMENTS AND TRANSFERS ARE MADE:

Payments and transfers are memo posted to and from accounts at the time the activity is initiated in online banking. Transfer postings are finalized by the bank as a function of each business day’s processing. The Bank will process internal payments and transfer requests that are initiated by 5:00 p.m. Eastern Time (“ET”). Internal payments or transfer requests initiated after 5:00 p.m. ET on any business day will be posted the following business day. Each payment or transfer will be posted to the appropriate accounts involved in the transfer on the date transmitted if the request is made within processing hours, or on the next business day if made after processing hours. Payment or transfer requests initiated on a non-business day will be deemed to have been initiated on the next business day. Although Online Banking is generally available 24 hours a day, 7 days a week, the Bank processes transactions and updates information only on business days. The Bank’s business days, for purposes of this Agreement and Disclosure, are defined as Monday through Friday. Weekends (Saturday and Sunday) and holidays are not included in this definition of business days. Customers must maintain sufficient funds in their account to cover any requests for payments or transfers. All payment and transfer requests are subject to verification and authentication. If the Bank completes a duly submitted payment or transfer, and the Bank determines that the account from which the funds are to be transferred has an insufficient balance to complete that transfer, customer agrees that the Bank is authorized to reverse the transaction or to offset the shortage of funds from any other account the customer has with the Bank. In any case, the customer is fully obligated to the Bank to provide sufficient funds for any payment or transfer that the customer makes or authorizes.

1. LIABILITY FOR FAILURE TO COMPLETE PAYMENTS OR TRANSFERS:

If we do not send a Payment or make a Transfer on time or in the correct amount according to your written instruction and in accordance with this Agreement and Disclosure, we will be liable for damages caused. However, there are some exceptions. We will not be liable, for instance, if:

• Through no fault of ours, your account does not contain sufficient funds to make the payment or transfer.

• The equipment, ATM network, phone lines, or computer systems were not working properly or were temporarily unavailable.

• Circumstance beyond our control, such as fire or flood, prevented the Payment or Transfer, despite reasonable precautions that we have taken.

• A court order or legal process prevents us from making a transfer or payment.

• You have previously reported, or if we have a reasonable basis for believing, that an unauthorized use of your Password, or designated account has occurred or may be occurring, or if you default under any agreement with us, or if you or the Bank terminates this Agreement.

• The payee does not process a payment correctly or in a timely manner.

• There may be other exceptions stated in our other agreements with you.

• If any of the circumstances listed immediately above occur, we will make a reasonable effort to take appropriate corrective action or to reprocess the transactions that may not have been completed or to correct transactions that have incorrectly been processed.

1. STOP PAYMENT ON CHECKS:

A customer may initiate a stop payment request on a check via Online Banking. Stop Payment requests for electronic transactions, such as ACH or other automated debit transactions CANNOT be initiated by the customer via Online Banking. A customer must contact the bank directly for stop payment requests on electronic transactions. All stop payment requests are NOT guaranteed within the first 24 hours. Stop Payments are valid for six (6) months and automatically expire unless renewed by the customer. In accordance with the bank’s current schedule of fees and service charges, stop payment fees are automatically deducted from the customer’s account. To complete the stop payment, the customer is required to either mail to P.O. Box 70878, Albany, Ga. 31708 or fax to (229)317-0983 a signed copy of the online confirmation.

1. IN CASE OF ERRORS OR QUESTIONS ABOUT TRANSACTIONS COVERED BY THIS AGREEMENT:

Customers must call FLINT COMMUNITY BANK at (229)903-1400 or write to FLINT COMMUNITY BANK at P.O. BOX 70878, ALBANY, GA 31708, or email INFO@FLINT.BANK as soon as possible if customer needs more information about a transfer or payment covered by this Agreement which is listed on the customer’s statement. The customer must notify the bank no later than sixty (60) days after the Bank sent the first statement on which the problem or error appeared. Information to be included in that notification: Customer’s name and account number; description of the error, the payment or transfer the customer is unsure of; an explanation, as clearly as customer can relay, as to why the customer believes that an error has occurred; and why the customer requires more information. Inform the Bank of the dollar amount of the suspected error. If the customer tells the Bank of the suspected error orally, the Bank shall require that the customer send the Bank the complaint or question in writing within ten (10) business days. The Bank will inform the customer of the results of the Bank’s investigation within ten (10) business days after the Bank receives the complaint or question and will correct any error promptly. If the Bank needs more time to investigate, the Bank may take up to forty-five (45) additional days to investigate customer’s complaint or question. If the transaction was not initiated in any state, territory or possession of the United States, the initial investigating period will be ninety (90) business days instead of forty-five (45) business days and twenty (20) business days instead of ten (10) business days for an extended investigation. If the Bank decides that there was no error, the Bank will send the customer a written explanation within three (3) business days after the investigation is finished. Customer may ask for copies of the documents the Bank used in its investigation.

1. STATEMENTS:

Customer’s Online Banking transfers will be listed on the monthly statements the Bank provides or makes accessible to its customer. Customer agrees to notify the Bank within sixty (60) days if customer changes address.

1. CANCELING THE SERVICE:

To cancel your service with Online Banking, you must contact the Bank in writing or call (229)903-1400 to notify us of your decision to cancel. FLINT COMMUNITY BANK may cancel or suspend your service at any time without notice.

1. LAW THAT APPLIES:

Regardless of where a customer lives, works or where a customer accesses the Online Banking services, the Agreement is subject to the laws of the State of Georgia and the Federal Law of the United States of America within either event, consideration of conflicts of law principles. If any of the terms of the Agreement cannot be legally enforced, they will be considered changed to the extent necessary to comply with applicable law.

1. ATTORNEY’S FEES:

In the event any action is filed in relation to this Agreement, the unsuccessful party in the action shall pay to the successful party, in addition to all sums that either party may be called on to pay, a reasonable sum for the successful party’s attorney fee.

1. EXCUSABLE DELAY:

No party to this Agreement shall be liable to the other for any loss, cost or damages, arising out of, or resulting from, any failure to perform in accordance with the terms of this Agreement where such failure shall be beyond the reasonable control of such party, which, as employed herein, shall be deemed to mean, but will not be limited to, act of God, strikes, lockouts or other industrial disturbances, wars, whether declared or undeclared, blockages, insurrections, riots, government actions, explosions, fires, floods or any other cause not within the reasonable control of either party.

1. AMENDMENTS:

The terms and conditions governing Online Banking, including costs and fees may be amended by FLINT COMMUNITY BANK at any time upon thirty (30) days advance notice. Your continued use of the service is your acceptance of any amendment(s) of the Agreement, including any instruction on the use of the service as may be amended from time to time. You agree that any notices given by the Bank regarding the service will be sent to you at the Bank’s choice, via either electronic mail or standard mail and will be considered delivered at the time sent by the Bank. FLINT COMMUNITY BANK may not immediately respond to E-mail, so you should not rely on E-mail alone to communicate with FLINT COMMUNITY BANK in case of emergency. MEMBER FDIC ~ EQUAL HOUSING LENDER