



Skowhegan Savings

Integrity. Trust. Community.

Agreements & Contracts:

Online Banking ACH

COMPANY NAME: Enter the company name.

TAX ID: Enter the company tax ID.

Employee Name.
Employee Title.
Employee Phone.
Employee Email.

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OVERVIEW

This Services Agreement is incorporated by reference into the Online Banking Agreement between Skowhegan Savings Bank (“Bank”), and Customer as if fully set forth therein. Company wishes to initiate Credit and Debit Entries by means of Automated Clearing House Network pursuant to the terms of this Agreement and the rules of the National Automated Clearing House Association (the “Rules”) (“NACHA”), and Bank is willing to act as Originating Depository Financial Institution with respect to the Entries. All capitalized terms used herein without definition shall have the meanings given to them in the Online Banking Agreement and the Rules (as herewith defined). To the extent that this Agreement is inconsistent with the provisions of the Online Banking Agreement, this Agreement and any amendment hereto from time to time shall control, but only to the extent necessary to resolve such conflict.

DEFINITIONS. For purposes of this Agreement, unless the context indicates to the contrary, the following words and phrases shall have the meanings indicated below. Capitalized terms used herein but not defined shall have the meanings ascribed to them in (a) the Agreement, or if not defined therein, in (b) the ACH Rules.

ACH Rules shall mean the rules of the National Automated Clearing House Association and the rules of any regional automated clearing house that the Bank uses to provide the Services, each as in effect from time to time. Customer will obtain and review a copy of the current ACH Rules upon Online Banking enrollment and annually thereafter.

- Agreement shall mean the Skowhegan Savings Bank Online Banking Agreement with all Exhibits and Schedules thereto, and this ACH Origination Agreement / Addendum.
- Applicable Law shall mean the laws of the United States and Maine, including without limitation, the Maine Uniform Commercial Code – Article 4-A: Funds Transfers (Maine Revised Statutes Title 11, §4-1101-4-1507) and any other applicable federal and state laws and regulations, the operating circulars of the Federal Reserve System, and the ACH Rules, each as in effect from time to time.
- Authorized Administrator shall mean any Customer employee or other person that Customer designates in writing as being its authorized administrator or primary representative, or as authorized to act on Customer’s behalf, with respect to any of the Services and any other actions taken in accordance with the terms of this Agreement, and includes the Authorized Administrator, and any Authorized User added to your Account(s).
- Business Day shall mean any day on which we are open to the public for carrying on substantially all of our business other than a Saturday, Sunday or holiday.
- Entries shall have the meaning provided in the ACH Rules and shall also include On-Us Entries and the data we receive from you hereunder from which we prepare Entries.
- On-Us Entry shall mean an Entry we receive for credit or debit to an account maintained with us.
- Limit shall mean the maximum dollar amount allowed for all combined Entries per business day initiated by Customer, such amount being determined by Bank, in its sole discretion, based on a number of factors including, but not limited to, Customer’s relationship history and credit worthiness. This limit is set forth in this agreement.
- Security Procedure shall mean the procedure described in the security procedures section and by which we will verify an Entry (or a request for a cancellation or amendment thereof) and the authenticity and authority of your Authorized Administrator or User to make a request on your behalf in connection with, or otherwise to receive information about, the Services. You acknowledge and agree that the Security Procedure, as amended from time to time, is part of this Agreement.
- Services shall mean the automated clearing house and related services the Bank may provide the Customer from time to time under this Agreement, as described in this Agreement.
- We, us, and our shall mean the Bank and you and your shall mean the Customer.

TERMS AND CONDITIONS

Types of Entries. The Bank will transmit debit and/or credit entries that are initiated by the Customer to the ACH Network as provided in and in compliance with (a) the NACHA ACH *Operating Rules, Corporate Edition* (referred to as the “Rules”), (b) the terms of this Agreement, (c) all other Applicable Laws and (d) the Security Procedure, each as amended from time to time.

ACH Rules. The Customer acknowledges receipt of a copy of the Rules. The Customer agrees to comply with and be bound by the Rules in existence as of the date of this Agreement, and as amended from time to time. Failure to comply with the Rules may result in termination or suspension of this Agreement. Bank reserves the right to audit Customer as means of verifying compliance with the Rules. The duties of the Customer as set forth in this Agreement in no way limit the requirements of and compliance with the Rules. Customer specifically adopts and makes to Bank all representations and warranties of an Originator under the Rules. Any fines or liabilities imposed against the Bank for a violation of the Rules caused by an action and/or inaction of the Customer may be assessed against the Customer.

United States Laws. The Customer acknowledges that it will not generate transactions that violate the laws of the United States, including but not limited to, sanction laws administered by the Office of Foreign Assets Control (OFAC). It shall be the responsibility of the Customer to obtain information regarding such OFAC-enforced sanctions. (This information may be obtained directly from the OFAC Compliance Hotline at 800-540-OFAC or from the OFAC's website at <http://www.ustreas.gov/ofac>).

Authorizations. Before the Customer's initiation of the first debit or credit entry to a consumer's account, the Customer will obtain a proper authorization in accordance with the Rules and U.S. law. An authorization agreement must be readily identifiable as either an ACH credit or an ACH debit authorization and must clearly and conspicuously state the terms of the authorization in order that the consumer understands the authorization to which he or she is agreeing. All authorization agreements must contain language requiring consumers to acknowledge that ACH entries must comply with provisions of the laws of the United States. All debits to consumer accounts must be authorized by the consumer via a written authorization that is signed or similarly authenticated using a digital signature or other code, except as may otherwise be proscribed under the Rules. For debit entries, the Customer must provide the consumer with a written copy of the authorization. The Customer, upon request, must present a copy of the consumer's authorization to the Bank. The Customer must retain the signed or authenticated authorization for a period of two years following the termination or revocation of the authorization. The Customer will initiate no entry after the termination or revocation of a consumer's authorization.

Prenotifications. Although not required, if the Customer chooses to originate non-dollar prenotification entries to verify the accuracy of routing and account numbers, it agrees not to initiate live dollar entries until at least six (6) banking days following the settlement date of the prenotification entry. Prenotifications will be provided to the Bank in the format provided in the Rules. If the Customer receives notice that a prenotification has been rejected or returned, the Customer will research the problem and make any necessary corrections to address the cause for rejection before transmitting any corresponding entry. **If the Customer chooses not to prenote entries, the Customer is responsible for any consequential damages caused by the inaccuracy of routing and account numbers.**

Notifications of Change. The Bank will notify the Customer by phone, electronic file, email, fax or mail of all Notification of Change (NOC) entries received no later than two (2) business days after the receipt of the entries. The Customer agrees to make the changes submitted within six (6) banking days of the settlement date of the original entry or before the next "live" entry, whichever is later. If the Notification of Change is incorrect, the Customer will generate a Refused Notification of Change and deliver it to the Bank.

Transmission of Entries and Security Procedures. The Customer will transmit all debit and credit entries to the Bank at the location, on or before the deadlines, described in this agreement. The Customer will provide all entries with the formatting, content, and specifications contained in the Rules, and as provided in this agreement. The Customer and the Bank will also comply with the security procedures described below. Customer hereto agrees that the Security Procedure set forth or incorporated by reference in this Agreement, or the Online Banking Agreement, are a commercially reasonable method of providing security against unauthorized Entries and for all other instructions from Customer to Bank. Any Entry transmitted by Customer shall be deemed authorized if transmitted in accordance with the Security Procedures, and Bank has the right to rely upon and execute any Entry made as a result, even if the Entry is actually unauthorized. Bank may, from time to time, modify the Security Procedure, in which case it shall notify Customer thirty (30) days in advance of any such change. If Customer fails to object to such change, it shall be deemed to agree to such change.

- Customer hereby acknowledges that the Security Procedure is neither designed nor intended to detect errors in the content or verify the contents of an Entry(s) transmitted by Customer. Accordingly, any errors contained in an Entry from Customer

shall be Customer's responsibility, and Customer shall be obligated to pay or repay (as the case may be) the amount of any such Entry. No security procedure for the detection of any such Customer error has been agreed upon between Bank and Customer.

- Customer is strictly responsible to establish and maintain procedures to safeguard against unauthorized transmissions. Customer covenants that no employee or other individual under Customer's control will be allowed to initiate transfers in the absence of proper authority, supervision and safeguards, and agrees to take reasonable steps to maintain the confidentiality of the security procedures and any passwords, codes, security devices and related instructions provided by Bank from time to time in connection with any security procedures utilized by Bank and/or Customer, including, without limitation, those described or referred to in this agreement. If Customer believes or suspects that any such password, code, security device, security procedure, information or instructions have been disclosed to or accessed by unauthorized persons, Customer agrees to notify Bank immediately followed by written confirmation. The occurrence of unauthorized access will not affect any transfers made in good faith by Bank prior to receipt of such notification and within a reasonable time period thereafter.

Bank Obligations. In a timely manner and in accordance with the Rules, the Bank will process, transmit, and settle for the Entries received from the Customer which comply with the terms of this Agreement, including the security procedures. The Bank shall have no obligation to transmit Entries if the Customer is in default of any of its obligations under this Agreement, including any obligation to pay the Bank.

Warranties. The Customer certifies to the Bank all warranties the Bank is deemed by the Rules to make with respect to Entries originated by the Customer. Without limiting the foregoing, the Customer warrants and agrees that (a) each Entry is accurate, is timely, has been authorized by the party whose account will be credited or debited, and otherwise complies with the Rules; (b) each debit entry is for the sum which, on the settlement date with respect to it, will be owed to the Customer from the party whose account will be debited, is specified by such party to be paid to the Customer, or is a correction of a previously transmitted erroneous credit entry; and (c) the Customer will comply with the terms of the Electronic Funds Transfer Act, if applicable, or Uniform Commercial Code Article 4A, if applicable, and shall otherwise perform its obligations under this Agreement in accordance with all applicable laws and regulations. For any RCK (Re-presented Check) entries, ARC (Accounts Receivable) entries, POP (Point-of-Purchase) entries, WEB (Internet-Initiated) entries, and TEL (Telephone-Initiated) entries originated, the Customer certifies its compliance with all warranties made by the Bank pertaining to such entries exchanged through the ACH Network. **You also represent and warrant that you will not transmit to us WEB Entries or TEL entries (as defined in the ACH Rules) unless the Bank has approved such Entry types for your use in a separate addendum signed by the Bank.** The Customer shall indemnify the Bank against any loss, liability, or expense (including attorney's fees and expenses) resulting from or arising out of any breach of any of the foregoing warranties or agreements.

Provisional Credit. The Customer acknowledges that the Rules make provisional any credit given for an Entry until the Bank crediting the account specified in the Entry receives final settlement. If the Bank does not receive final settlement, it is entitled to a refund from the credited party, and the originator of the entry shall not be deemed to have paid the party.

Settlement. The Customer will maintain an account with the Bank at all times during the term of this Agreement. The Customer will maintain in the account available funds sufficient to cover all credit entries initiated by it. The Customer agrees to maintain a balance to cover returns and adjustments to secure necessary collateral to satisfy any amount owing to the Bank. The Customer agrees not to exceed the origination limits disclosed in this agreement, which are limits on file(s) of Entries to be transmitted by Customer.

Settlement Discrepancies. The periodic statement issued by the Bank for the Customer's account will reflect entries credited and debited to the Customer's account. The Customer agrees to notify the Bank within a reasonable time not to exceed sixty (60) days after the Customer receives a periodic statement of any discrepancy between the Customer's records and the information in the periodic statement.

Cancellation or Amendment of Entries. The Customer shall have no right to cancel or amend any entry/file after its receipt by the Bank. However, the Bank shall use reasonable efforts to act upon a request by Customer to cancel an entry/file that is received prior to transmitting it to the ACH Network/Operator or, in the case of an on-us entry, prior to crediting a receiver's account. The Bank shall have no liability if it fails to effect the cancellation.

If Customer discovers that any Entry it has initiated was in error, it may notify Bank of such error and Bank will utilize reasonable efforts on behalf of Customer, consistent with the Rules, to correct the Entry. In all such cases, it shall be the responsibility of Customer to notify the affected receiver that an Entry has been made which is at variance with the authorization or is otherwise erroneous. Customer indemnifies Bank against any claim by any Receiver that a reversing Entry requested by Customer is wrongful.

Rejection of Entries. The Bank may reject any entry, including an on-us entry, which does not comply with the requirements of previously stated Terms and Conditions, ACH Rules and United States Laws and the Security Procedures, or which contains an Effective Settlement Date more than two (2) days after the business day such Entry is received by Bank. Bank may reject an On-US Entry for any reason for which an Entry may be returned under the Rules. Bank may reject any Entry if Customer has failed to comply with its account balance obligations under Section 11, Customer Obligations and, if Customer has authorized an ACH file containing individual payment orders and the applicable account has insufficient funds, Bank reserves the right to reject the entire file. Notices of rejection shall be effective when given. Bank shall have no liability to Customer by reasons of the rejection of any such entry or the fact that such notice is not given at an earlier time than that provided for herein. The liability of the Bank under this Services Agreement shall in all cases be subject to the provisions of the Online Banking Agreement.

The Bank shall notify the Customer by electronic file, secure online message or fax of such rejection no later than the business day such entry would otherwise have been transmitted by the Bank to the ACH Network or, in the case of an on-us entry, its effective entry date. It shall be the responsibility of Customer to remake and resubmit such Entry or otherwise resolve the returned Entry in accordance with the Rules. However, Bank shall remake such Entry in any case where rejection by the ACH was due to mishandling of such Entry by Bank and sufficient data is available to Bank to permit it to remake such Entry.

Returned Entries. The Bank shall notify the Customer by phone, electronic file, email, fax or mail of the receipt of a returned entry from the ACH no later than one business day after the business day of such receipt. The Bank shall have no obligation to retransmit a returned entry if the Bank complied with the terms of this Agreement with respect to the original entry. The Customer authorizes the Bank to charge back any debit returns and applicable fees to the Customer's designated account. The Customer will promptly provide immediately available funds to indemnify the Bank if any debit entry is returned after the Bank has permitted the Customer to withdraw funds in the amount thereof or if any adjustment memorandum that relates to such entry is received by the Bank.

Reversals. The Customer may initiate a reversing entry or file of entries for erroneous or duplicate transactions, as permitted by the Rules. In doing so, the Customer warrants that it has initiated the entries or files within five (5) days of the original entry or entries and within 24 hours of discovery of the error. The Customer also warrants that the account holder of the reversing entry has been notified of the reversal and the reason for the reversal no later than the settlement day of the reversal. For both reversing entries and files, the Customer indemnifies all parties of the transaction(s) from and against any claim, demand, loss, liability, or expense.

Name and Account Number Inconsistency. The Customer acknowledges that, if any entry describes the receiver inconsistently by name and account number, payment of the entry transmitted may be made on the basis of the account number even if it identifies a person different from the named receiver, and the Customer's obligation to pay the amount of Entry to Bank is not excused in such circumstances. Similarly, if the Entry describes a Receiving Depository Financial Institution inconsistently by name and routing number, payment may be made based on the routing number and Customer shall be liable to pay that Entry.

Customer shall retain data on file adequate to permit remaking of Entries for 120 days following the date of their transmittal by Bank as provided herein, and shall provide such data to Bank upon request. Customer shall retain and provide Bank upon request all information necessary to remake any file of Entries for 120 days after midnight of the day Entries are made to Receivers' and/or Participants' account.

Fees. The Customer authorizes the Bank to debit its designated account for services provided under this Agreement in accordance with the schedule of fees and charges listed in this agreement. The Bank may change its fees from time to time upon written notice to the Customer.

Liability. The Bank shall be responsible only for performing the services expressly provided for in the Agreement, and shall be liable only for its gross negligence or willful misconduct in performing those services. In no event shall the Bank have any liability for any consequential, special, punitive, or indirect loss or damage which the Customer may incur or suffer in connection with this Agreement. In addition, the Bank shall be excused from failing to act or for delays in acting if such failure or delay is caused by legal constraint, interruption of transmission or communications facilities, equipment failure, war, emergency conditions, or other conditions beyond the Bank's control. The Bank shall not be held liable for any delay by an ACH Operator or Receiving Depository Bank in processing any credit or debit entry, or for other acts of omission.

Exposure Limits. The Customer shall comply with the exposure limits established by the Bank in accordance with this agreement. The Bank may, in its sole discretion, reject any file of Entries that exceeds the established limit. That limit may be changed by Bank, in its sole discretion and without prior notice to Customer. An increase to the limits requested by Customer will be subject to Bank approval prior to processing the file of Entries. Nothing in this Agreement nor any course of dealing between Customer and Bank constitutes a commitment or obligation of Bank to lend money to Customer, or obligates Bank to extend any credit to Customer, to make a loan to Customer or otherwise to advance funds to Customer to pay for any payment order contrary to Bank's published availability schedules and the settlement timing.

Transaction Types. The customer shall comply with the allowable ACH transaction types determined by the Bank in accordance with the Limits, Delivery and Processing Specifications Section of this agreement. Any transaction type not listed as approved is restricted from Customer origination. The Bank may, in its sole discretion, reject any file of Entries containing restricted transaction types.

Contingency. In the event the Customer cannot create or transmit an ACH file due to hardware or communications outage, it is the responsibility of the Customer to have contingency procedures in place. The Bank will not be held liable for delayed files in any case, including but not limited to delays resulting from hardware or communication outages.

Amendments to Agreement. From time to time the Bank may amend any of the terms and conditions contained in this Agreement. Such amendments shall become effective upon receipt of notice by the Customer or such later date as may be stated in the Bank's notice to the Customer. Requests for amendments by Customer will only become effective upon the written agreement of the Bank.

Termination of Agreement. Either party may terminate this Agreement at any time. Failure to comply with the terms of this Agreement may result in termination. Bank reserves the right to audit Customer as means of verifying compliance with this Agreement. Such termination shall be effective on the second business day following the day of the party's receipt of written notice of such termination or such later date as is specified in that notice. Any termination of this Agreement shall not affect any of the Bank's rights or the Customer's obligations with respect to any entries initiated by the Customer prior to such termination, or the payment obligations of the Customer with respect to services performed by the Bank prior to termination, or any other obligations that survive termination of this Agreement. In the event the Customer originated debit entries, the Customer agrees to maintain an account with the Bank to settle chargebacks for a period of 90 days subsequent to the settlement date of the last debit file originated. The Bank shall have no obligation to transmit entries if the Customer is in default of its obligation under this Agreement, including the obligation to pay the Bank for each credit entry.

Miscellaneous.

- **Data Retention.** You shall (a) retain data on file adequate to re-make Entries for 120 days following the date we are required to transmit an Entry and (b) provide such data to us promptly upon our request.
- **Financial Information.** Upon commencement of this Agreement, and from time to time upon our request, you shall promptly disclose any and all requested financial information and provide copies of supporting documentation to us.
- **Evidence of Authorization.** You shall obtain all consents and authorizations required under the ACH Rules and retain those consents and authorizations for six (6) years after they expire or the termination of this Agreement, whichever is longer. You shall provide us with copies of any such consents and authorizations promptly upon our request.
- **Cooperation in Loss Recovery Efforts.** In the event of any damages for which you or us may be liable to the other or to a third party pursuant to the Services, we and you shall undertake reasonable efforts to cooperate with each other, as permitted

by Applicable Law, in performing loss recovery efforts and in connection with any actions that you or we may be obligated to defend or elect to pursue against a third party.

- **General.** This Agreement, in conjunction with the Online Banking Agreement, is the complete and exclusive statement of the agreement between the Bank and Customer with respect to the subject matter. The Customer may not assign this Agreement or any of the rights or duties hereunder without the Bank's prior written consent. The Bank may waive enforcement of any provision of this Agreement. Any such waiver shall not affect the Bank's rights with respect to any other transaction or modify the terms of this Agreement. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective legal representatives, successors, and assigns. This Agreement is not for the benefit of any other person, and no other person shall have any right against the Bank or Customer hereunder. In the event that any provision of this Agreement shall be determined to be invalid, illegal, or unenforceable to any extent, the remainder of this Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law. The Bank shall be entitled to rely on any written notice believed by it in good faith to be signed by the authorized administrator whose name and information are set forth in the Online Banking: Authorized Administrator Form.

SECURITY PROCEDURES

Software. The Customer is responsible for the security of any software program it uses for the creation and/or the transmission of ACH files to the Bank. Whether the software resides on the Customer's network/PC or on a remote server accessed through the Internet, the Customer is solely responsible for the assignment of individuals that can access the software.

Authorized Users. Customer acknowledges that the Bank is not responsible for Customer's actions or negligence in setting up Customer's security access to the Online Banking System. Customer will be responsible for authorizing system and functional access to the Online Banking System to appropriate employees.

Access Requirements. Customer acknowledges that the Service will utilize a security procedure at login involving a Bank assigned Company username and password, in addition to a Company assigned Authorized User username and password. (The Bank will assign an Administrative User username and password. Any additional Authorized Users must be established by said Administrative User or other Authorized User with Administrative permissions.) Customer and its Users will not make any Customer or User Ids or any passwords available to any non-authorized persons. After initial login with both the Bank and Company assigned user names and passwords, each user will be prompted to create a personalized single user name and password. This Single Sign On ID and password will be used for all future logins.

Multifactor Authentication (MFA). Customer acknowledges that the Service will utilize a security procedure at login for all customers involving a multi-part credential that is in addition to both Authorized User and Company usernames and passwords. This MFA procedure detects unusual or suspicious login activity and requires correct responses to pre-established security questions specific to the User. Account access will not be permitted unless security questions are answered exactly as registered.

Secure Tokens. Customer acknowledges that the use of Secure Tokens are required to conduct the requested Online Banking services. Secure Tokens add an additional layer of security to the login process for each user. A separate Secure Token Request Form must be completed.

Limits and Transactions. The Bank offers additional security procedures under Online Banking whereby the Customer and the Bank may establish dollar limits for transactions. The Bank and Customer agree that the aforementioned Security Procedures for the Online Banking Service are commercially reasonable, and the parties further agree that transactions conducted shall be deemed to be authentic payment orders binding on the Customer. Customer is responsible for all transactions made through Online Banking, regardless of whether such transaction was authorized.

FEES

The Customer authorizes the Bank to debit the following fees from the Customer's approved offset account.

- ACH Setup Fee (One-Time) \$ 75.00
- ACH Monthly Access Fee \$ 5.00
- Returned/Rejected Item Fee \$ 30.00

Any other service fees will be charged according to Skowhegan Savings’ Service Charges and Common Fees brochure.

LIMITS, DELIVERY AND PROCESSING SPECIFICATIONS

Files will NOT be transmitted if established maximum dollar amounts stated below are exceeded except as may otherwise be prescribed in this Agreement.

DAILY LIMITS	
Approved Offset Account(s)	Enter the offset account(s).
Maximum Daily Limit	\$Enter the maximum daily limit.
Approved File (Transaction Type)	Prearranged Payment & Deposit Entry – Direct Deposit Credit Only

Delivery Method. This Agreement permits the Bank to accept ACH orders via Skowhegan Savings’ Online Banking. In the event that Online Banking is unavailable, the approved backup method of ACH requests includes a delivery of disk or file to a local branch with fees equivalent to those associated with Online Banking transmission. Standard ACH fees apply as outlined in Skowhegan Savings’ Service Charges and Common Fees brochure if the backup method of transmission is selected when Online Banking is functional. Returns and NOC will be delivered to the Customer via phone, electronic file, secure online message, fax or mail.

Confirmation of Receipt. After the Bank accepts a file via internet transmission, the ACH batch status will change from “Initiated” to “Processed” on the batch viewing page of the Customer’s Online Banking.

Delivery Deadline. All ACH input files must be received by the Bank no later than **3:00 pm** to be processed on that same business day. Input files containing debit transactions must be transmitted or delivered to the Bank at least **one (1)** business day prior to the Effective Entry Date of the entries contained in the file. Input files containing credit transactions must be transmitted or delivered to the Bank at least **one (1)** business days prior to the Effective Entry Date of the entries contained within the file. Input files may be submitted sooner than the aforementioned deadlines, but not more than two (2) days in advance of the Effective Entry Date.

Effective Entry Date. The Effective Entry Date, which is contained in the Customer/Batch Header Record(s) of the ACH input file, is a date specified by the Customer on which it intends an entry to be posted and settled. The Effective Entry Date must be a future date and must not be a Saturday, Sunday, or holiday observed by the Federal Reserve Bank as listed in Schedule A.

File Format. All ACH input files must be in the standard ACH format based on the NACHA ACH Operating Rules, *Corporate Edition*.

ACCEPTANCE

This Agreement shall remain in effect for three years from the date of Customer acceptance below, subject to automatic annual review and renewal. Bank and/or Customer may cancel this service at any time by providing at least 30 days written notice to the other party.

Customer and Bank duly execute this Agreement as of the date below.

SKOWHEGAN SAVINGS

Printed Name

Title

Authorized Signature

Date

CUSTOMER

Printed Name

Title

Authorized Signature

Date