



Cash Management Agreement

THIS AGREEMENT is for the NetTeller Cash Management service provided by FIRST STATE BANK OF BLAKELY ("Bank") for _____ ("Customer"). Both parties agree that the services described and provided by Bank will be subject to the terms and conditions set forth below:

By signing below, the customer(s) acknowledges receipt of the Federal Electronic Transfer Act Disclosure*. As Internet banking services expand, this regulation will govern your protective rights.

The customer(s) acknowledges they have been informed that there are Federal Regulations** which limit transfers from Savings or Money Market Checking accounts to six (6) per month.

The customer(s) agrees that the NetTeller ID assigned by First State Bank of Blakely and the Personal Identification Number (PIN) chosen and entered by the customer(s) controls account security. The customer(s) will protect the PIN and hold the bank harmless from unauthorized use. Any information downloaded by the customer(s) becomes the property and responsibility of the customer(s). NetTeller accounts inactive for 6 months will be regarded as dormant. NetTeller accounts inactive for 360 days may be deleted for security reasons.

As used in this authorization, "I", "We", "Us", "Customer" means the owner(s) of the accounts identified in this agreement. "You", "Yours", and "Bank" means the depository institution, First State Bank of Blakely. "Service" means NetTeller online cash management.

Disclaimer of Warranty

No warranties with respect to the Service are made by said Bank nor does it warrant that the Service will meet specific requirements of the Company. The Bank makes no warranty of any kind, either express or implied with respect to the use of the Service. The Customer assumes the entire risk as to the quality and performance of the Service and documentation.

Limitation of Liability

1. In no event shall Bank be liable to Customer for any damages, including lost profits, lost savings or other direct, indirect, incidental, special or consequential damages arising out of the use or inability to use the Service and documentation, or for any claim by another party.
2. The Customer shall be solely responsible for protecting against unauthorized access to the Service through the use of physical security, passwords, and other security procedures. The financial institution will be held harmless for processing any request received from Customer.
3. Where the Customer has access to funds transfer of the Service, which includes Wire Transfer and ACH Origination, Bank will only accept transfer requests upon proper execution of security procedures that are entirely within Customer's control. Bank may consider funds transfer requests received from Customer as having been authorized by the Customer, and the Bank shall be held harmless for executing any transfer.

4. Where the Customer elects to execute Stop Payment requests through the Service, the Customer should first verify that the item has not already been posted to their account prior to requesting the Stop Payment. If a stopped item has already been paid prior to the Bank's entry of the request, then the Bank shall not be liable for any loss incurred by the Customer arising from the event.

Funds Transfer Service

In addition to account information reporting, the Customer may request access to certain Funds Transfer Services as described below. Funds transfers are available during specific business hours as described in the attached schedule. Customer must specify Users authorities per transaction type. If the Customer, or any of its authorized users, use the Funds Transfer Services described, the following condition shall apply:

ACH Transactions – The Customer acknowledges that the ACH Transaction feature of the Service is an alternate entry system for issuing ACH transaction orders between the Customer and the Bank. A separate ACH Origination Agreement between the Customer and the Bank is required. This ACH Origination Agreement shall govern the acceptance and liability for all ACH Transactions originated by the Customer.

Wire Transfer – The Customer acknowledges that the Wire Transfer feature of the Service is an alternate entry system for issuing Wire Transfer orders between the Customer and the Bank. A separate Wire Transfer Agreement between the Customer and the Bank is required. This Wire Transfer Agreement shall govern the acceptance and liability for all Wire Transfer Requests.

Stop Payment Services

The Customer acknowledges that the Stop Payment feature of the Service is an alternate entry system for issuing Stop Payment Orders. When utilizing this feature, customer warrants that the information describing the check or draft, including the check or scheduled transfer date, its exact amount, the check number and payee, is correct. Customer acknowledges that the exact amount of the check or draft is required, and if the incorrect amount or any other incorrect information is provided, the Bank will not be responsible for failing to stop payment on the item. Customer agrees that the Stop Order must be received by the Bank within a reasonable time for the Bank to act on the order prior to final payment of the check, or if an ACH/EFT transfer, at least three (3) business days preceding the scheduled date of the pre-authorized ACH/EFT. A Stop Payment Order received by the Bank using this service will be accepted as if it were in written form, will be effective for six (6) months only, and will expire automatically at that time, without further notice, unless specifically renewed prior to expiration.

Credit

In the event the Services selected by the customer and to be performed by First State Bank of Blakely (Bank) may result in credit exposure to the Bank, the Bank may limit the Customer's transaction volume or dollar amount and refuse to execute transactions that exceed any such limit. The Customer shall, upon request by First State Bank of Blakely from time to time, provide to the Bank financial information and statements and other such documentation as First State Bank of Blakely determines to be reasonably necessary or appropriate to enable the Bank to evaluate its credit exposure and the customer's credit worthiness. The Customer shall provide to First State Bank of Blakely, as the Bank may request from time to time, such documentation e.g. resolutions, authorizations, agreements, and other

documents relating to, without limitation, authority to contract for the services and/or the Customer's establishment of any deposit accounts.

Fees

Access fees for NetTeller Cash Management service are \$12.95 per month per account. Additional fees may apply for certain transaction types, e.g., Stop Payments, Wire Transfers, and ACH Transactions. Only one account can be designated for fees to be debited.

I authorize and direct you to set up the NetTeller Cash Management service as per the NetTeller Cash Management Application made a part of this agreement.

Signatures

By signing this Agreement, the undersigned acknowledge that they have read and accepted the terms and conditions of this Agreement, and agree to be bound by its terms.

Accepted By:

Company Name

Authorized Signature

Date

Accepted By:

FIRST STATE BANK OF BLAKELY

Bank Officer

Date

*You received "Reg E" when you opened your account.
**You received "Reg DD" when you opened your account.
Please call 866-491-9841 if you would like another copy.

CASH MANAGEMENT PROCESSING SCHEDULE

All transaction(s) must be submitted to First State Bank of Blakely by the cut off times noted below to allow processing on the Effective Entry date:

E-Mail Messages SAME banking day processing	8:00am	to	4:00pm
Stop Payments SAME banking day processing	8:00am	to	4:00pm
Wire Transfers SAME banking day processing	8:00am	to	4:00pm

Our banking days include all days except Saturdays and Sundays and the following standard holidays that are observed by Federal Reserve Bank:

New Year's Day
Martin Luther King Jr. Day
President's Day
Memorial Day
Independence Day
Labor Day
Columbus Day
Veterans Day
Thanksgiving Day
Christmas Day