

**ROLLSTONE BANK & TRUST
BUSINESS eBANKING
AGREEMENT**

This Business eBanking Agreement (the "Agreement") governs the terms and conditions of the use of Business eBanking ("Business eBanking"), a computer banking service provided by Rollstone Bank & Trust, a Federal Savings Bank with a principal place of business at 780 Main Street, Fitchburg, Massachusetts to the undersigned _____ which has a principal place of business at _____ (hereinafter "Company"). In this Agreement, the words "you" and "your" mean Company, and the words "we", "us" and "our" mean Rollstone Bank & Trust.

Your Account as defined in paragraph (e) and use of Business eBanking are also governed by the Deposit Account Agreement for Business Accounts, including the Electronic Funds Transfer Agreement portion (collectively, the "Account Agreement") which were provided to you when you opened your Account, as it may be amended from time to time. Any terms that are not defined in this Agreement have the same meaning as they have in the Account Agreement. Should a conflict arise between this Agreement and the Account Agreement, this Agreement will control.

(a) General

Business eBanking access is available over the Internet. You can access Business eBanking from the Business eBanking login page on our website once your Account has been activated. No additional software is required for Internet access to Business eBanking. When you login to our website, you are requesting Internet access to your accounts and are agreeing to the terms of this Agreement. You are also agreeing that any communication from us to you, including any disclosures or other information required to be delivered in writing under applicable law, may be delivered to you in electronic form, and that such electronic communication shall be in lieu of written communication. This includes electronic delivery of change in terms notices affecting your use of Business eBanking.

You will use your User ID and Password, as defined in paragraph (d), and a computer or other Internet-access device to perform the transactions described below. **You should prevent any authorized user of your Accounts from providing his or her User ID and Password to any other person. Any person who accesses Business eBanking with your User ID and Password is authorized to make transactions on your Account(s) and you are responsible for any transactions resulting from providing this information to an unauthorized person. We will not be liable for and will not reimburse you for any losses that may occur as a result of unauthorized use of your User ID and Password.** If, in order to prevent an unauthorized person from using your User ID and password, you wish to change or disable your User ID and password, you must contact us immediately, and you agree that we may take a commercially reasonable time to act on your instructions. You agree that you are solely responsible for your own internal security as it relates to your use of Business eBanking. Without limiting the generality of the foregoing, you agree to use commercially reasonable and accepted practices for the security of your User ID and Password.

(b) You Agree

If you use Business eBanking or permit another to use Business eBanking, you and they agree to the terms and conditions stated in this Agreement. You agree to use Business eBanking only as provided in this Agreement. If you do not agree to the terms and conditions, you may not use Business eBanking. By using Business eBanking, you consent to the electronic transmission of financial information. Your

consent will be deemed effective for as long as you use Business eBanking.

Because email transmissions through normal Internet email may not be secure, you agree to contact us electronically through Business eBanking. We may not immediately receive email that you send and as such, you should not rely on email if you need to communicate with us immediately. We will not take actions based on your email requests until we have actually received your message and have had a commercially reasonable opportunity to act.

(c) Computer Requirements

In order to use Business eBanking, you will need a computer with Internet browser software or another internet access device connected to the Internet. (In this Agreement, your internet access device and the related equipment and software are referred to collectively as your "Computer.") Depending on the internet access device that you use, the transactions that you can perform may vary. You are responsible for the installation, maintenance, and operation of your Computer. You should access Business eBanking using browsers and operating systems approved and supported by Business eBanking. For a list of supported browsers and operating systems, contact any office of Rollstone Bank & Trust, or email customerservice.group@rollstonebank.com. We are not responsible for any errors or failures caused by any malfunction of your Computer, and we are not responsible for the accuracy, completeness, availability, or timeliness of any information sent or received by you, or any computer virus or related problems that may be associated with the use of Business eBanking or your Computer. You are also responsible for any or all telephone charges incurred in connecting to Rollstone Bank & Trust Business eBanking and for charges by any service provider providing connection to the Internet. We are not responsible for losses or delays caused by your service providers. We encourage you to routinely scan your Computer, and all media, using a reliable virus product to detect and remove any viruses and other malicious software. Undetected or unrepaired viruses and other malicious software may corrupt and destroy your programs, files and even your hardware or compromise the security of your Computer.

Copyrights in the pages, screens, and information appearing on our website are owned by us and/or our vendor and are protected by U.S. and international copyright laws. The trademarks, logos, and services marks ("Marks") displayed are the property of us and/or our vendor. You are prohibited from using any Marks or copyrighted material for any purpose without our permission and/or our vendor, and you are specifically prohibited from modifying, copying, transmitting, displaying, creating derivative works, or using any content available for commercial or public purposes.

(d) Access to Business eBanking

As further described in paragraph (o), We will assign a unique identifier ("User ID") to a Company Administrator and any other person designated by the Company Administrator for access to Business eBanking, and a number code, token, or other means of identification ("Password") to verify the identity of each such authorized user. You can use your Computer to access Business eBanking 24 hours a day, 7 days a week, except during any special or scheduled maintenance periods. You can access Business eBanking from the Business eBanking login page on our website once your Account has been activated.

(e) Eligible Accounts

In order for you to use Business eBanking, you must have at least one account that is a Business Checking, Business Savings, or Business Money Market Account that you have designated for use with Business eBanking (each an "Account", and together, "Accounts"). Certificates of Deposit, Business Lines of Credit and Loans are available for viewing purposes only through Business eBanking. Business

eBanking is limited to business accounts and selected commercial accounts only and does not include personal accounts, except for sole proprietors. Sole proprietors may link their personal accounts to their eligible business accounts. We reserve the right to deny access through Business eBanking to any account at our sole discretion.

You must be an authorized signer on an Account in order to request Business eBanking. Only an authorized signer may designate or change the Company Administrator.

(f) Services Provided

Business eBanking allows you to perform the following functions:

1. Transfer collected funds to or from Accounts subject to the rules governing that specific type of Account. You may or may not have access to make transfers from some of your accounts with the Bank. For instance, Rollstone Bank & Trust will not allow you to make transfers to or from Individual Retirement Accounts (or similar accounts). Transfer of funds to or from your Account(s) may not be effective until the following Business Day. Transfers to and from other United States banks are accomplished via the Automated Clearing House and are subject to a twenty four-hour turnaround. It is your sole responsibility and obligation to comply with any state or federal limitations on the transfer of funds.
2. Make payments on your designated Bank business loan(s), and designated personal obligations. Payments may not be effective until the following business day.
3. You may make transfers to or from certain accounts in certain other United States banks.
4. Access balance information and posted activity on Accounts with Rollstone Bank & Trust, and view reports prepared from Account activity.
5. Review the current month's activity and prior months' statements for Accounts.
6. Perform external analysis on certain Account information.
7. Automated Clearing House (ACH) or Electronic Debit or Credit Services and Tax Payment services (with a current, signed ACH Agreement).
8. Wire Transfer (with a current signed Wire Transfer Agreement).
9. Any services described may be changed or eliminated, wholly or partially, by us at any time. Daily cut-off times for electronic funds transfers are available by contacting the Bank's Customer Support.

Access to services regardless of availability may require a separate application or qualification, or a separate service agreement. The terms and conditions of any such agreement for services are incorporated herein and considered a part of this Agreement.

You authorize us to act on instructions sent using your User ID and Password, regardless of whether or not they are sent by a person authorized by you and you agree that the use of your User ID and Password will have the same effect as your signature. We reserve the right to deny any transaction in our discretion.

We reserve the right to limit the frequency and dollar amount of transactions from your Accounts for security reasons.

(g) Fees

Once you apply for Business eBanking and are approved by us, you will be charged the applicable monthly fee, whether or not you use Business eBanking services. Please see the Business Services Fee Schedule for Business Accounts for a listing of the fees. You authorize us to deduct all applicable Business eBanking fees from your Business Checking that you have designated for this purpose, or any

other Account. We may change or add fees for Business eBanking and you will be notified either electronically or in writing in a timely fashion. In addition to the fees noted here, the service charges and fees provided for in other agreements and disclosures will continue to apply. As noted above, you are also responsible for all telephone charges incurred in connecting to Business eBanking and for charges by any Internet service provider providing connection to the Internet.

(h) Limit of Our and Other Providers Responsibility

We agree to make commercially reasonable efforts to ensure the full performance of Business eBanking. We will be responsible for acting only on those instructions that are actually received by us and cannot assume responsibility for malfunctions in communications not under our control that may affect the accuracy or timeliness of messages you send. We are not responsible for any losses or delays in transmission of instructions arising out of the use of any Internet service provider providing connection to the Internet or caused by any browser software.

We are responsible for processing your instructions and requests in a commercially reasonable time in accordance with this Agreement. **However, there are some exceptions. We will NOT be liable, for example:**

1. if you do not have sufficient funds in an Account to complete a transaction from that Account, or if that Account has been closed;
2. if you have not properly followed Business eBanking instructions on how to make a transfer;
3. if you have not given us complete, correct, and current instructions so that we can make a transfer;
4. if withdrawals from any of your Accounts have been prohibited by a court order such as garnishment or other legal process;
5. if your Computer or Internet connection was not working properly;
6. if we have reason to believe that you or someone else is using Business eBanking for fraudulent or illegal purposes, or we have reason to believe that unauthorized use of your User ID or Password or Account has occurred, or may be occurring;
7. if you default under any agreement with us, or if you or we terminate this Agreement or the Account Agreement;
8. if circumstances beyond our control prevent making a transfer or payment, despite reasonable precautions that we have taken. Such circumstances include but are not limited to telecommunication outages, postal strikes, fires, floods and Force Majeure.

You should refer to the Account Agreement for other exceptions to our liability.

WE ARE NOT RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES ARISING IN ANY WAY OUT OF YOUR USE OF BUSINESS eBANKING. TO THE MAXIMUM EXTENT SUCH DISCLAIMERS ARE PERMITTED BY LAW, WE MAKE NO EXPRESS OR IMPLIED WARRANTIES CONCERNING ROLLSTONE BANK & TRUST BUSINESS eBANKING SERVICES, INCLUDING BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF THIRD-PARTY PROPRIETARY RIGHTS.

(i) Reporting Unauthorized Transactions and Errors

If you believe that an unauthorized transaction has been made from your Account, your User ID or Password have been obtained or used without permission or if you believe there has been an error, telephone us immediately at 1-800-640-1166, email us using the secure *Email* link in Business eBanking, or write to us at:

Rollstone Bank & Trust
Internet Banking Department
780 Main Street
P.O. Box 8208
Fitchburg, MA 01420

(j) Customer's Responsibility

You are responsible for all transfers you authorize using Business eBanking. If you permit other users to perform Business eBanking transactions, you are responsible for any transactions they authorize from your Business eBanking Accounts. You should notify us immediately if you believe any of your Accounts have been accessed or any User IDs or Passwords have been used without permission. Contacting us right away will help you reduce possible losses. Telephoning us is the best way to notify us.

If you believe your User ID and/or your Password has been lost or stolen or that someone has transferred or may transfer money from your Account without your permission using Business eBanking, call or write to us at the telephone number or address set forth in Section (i).

YOU ARE FULLY RESPONSIBLE FOR ANY TRANSACTIONS MADE BY USE OF YOUR USER ID(S) OR YOUR PASSWORD TO ACCESS YOUR BUSINESS ACCOUNT(S). YOU AGREE TO IMMEDIATELY REIMBURSE US FOR ANY LOSS, CLAIM, OR DAMAGE WHICH WE SUSTAIN AS A RESULT OF THE USE OF ANY USER ID OR PASSWORD ISSUED AT YOUR REQUEST TO ACCESS YOUR BUSINESS ACCOUNT(S). WE SHALL HAVE NO LIABILITY FOR ANY LOSS, CLAIM, OR DAMAGE WHICH YOU SUSTAIN AS A RESULT OF THE USE OF ANY USER ID(S) OR PASSWORD(S) ISSUED PURSUANT TO THIS AGREEMENT TO ACCESS YOUR BUSINESS ACCOUNT(S).

For the purposes of this Agreement, unauthorized use does not include use resulting from your negligence or the negligence of your employees or agents or use by person who you or your employees or agents have allowed access to your User ID or Password.

Prompt notice means that an authorized user has notified us within the sooner of 1. two business days after you or your employees or agents discovered or should have discovered the loss or 2. thirty (30) calendar days from when we made available to you a statement showing the first unauthorized use. We may require you to provide us with an affidavit containing the details of your claim.

You hereby represent that you have considered the security procedures of the Business eBanking services and find that the security procedures are reasonable for verifying that a funds transfer, bill payment, or other communication purporting to have been issued by you is, in fact, yours, and providing security against unauthorized communication. In reaching this determination, you have considered the size, type, and frequency of requests for funds transfers, bill payments, or other communications that you anticipate issuing to us.

You understand and agree that the security procedures of the Business eBanking services are not intended to detect any errors relating to or arising out of a request for funds transfer, bill payment, or other communication. You are solely responsible for the accuracy of the content of any funds transfer, bill payment, or other communication, and its transmission to us.

(k) Ending the Business eBanking Agreement

Either you or we may terminate this Agreement and your Business eBanking service at any time upon giving written notice of the termination to the other party. You may mail any written notice of termination to us as provided in paragraph (i). Please note that if more than one person has signing authority with respect to a Business eBanking Account, then any person with signing authority may terminate the Account or this Agreement. We are not responsible for notifying any remaining Account holders of the Account termination or termination of this Agreement.

If you terminate Business eBanking, you authorize us to continue making transfers and bill payments you have previously authorized until such time as we have received your termination notice and have had a commercially reasonable opportunity to act upon your termination notice. Once we have acted upon your termination notice, we will make no further transfers or payments from your Accounts, including any transfers or payments you have previously authorized.

If we terminate your use of Business eBanking, we reserve the right to make no further transfers or payments from your Account, including any transactions you have previously authorized.

(l) Governing Law

This Agreement is governed by the federal laws of the United States and the laws of the Commonwealth of Massachusetts without regard to its conflict of laws provisions. Any issue relating to an account or service with us that you access through Business eBanking shall be governed by the laws specified in the agreement for that account or service if there is a separate agreement for that account or service.

(m) Business Days and Calendar Days

Our "Business Days" are every day, except Saturdays, Sundays and holidays. For posting purposes, the Bank will process all transactions by 4:30 pm, on the business date. For the purpose of this Agreement, "Calendar Days" are every day, including Saturdays, Sundays and holidays.

(n) Right to Get Documentation of Electronic Banking Transaction

You will get a monthly statement covering electronic activity in your Account. You agree to review your monthly statement promptly after you receive it. If your monthly statement shows transactions that you did not authorize, you must tell us at once. You also agree to tell us promptly about any change in your address, so that we may send your monthly statements to your correct address.

(o) Company Administrator

You hereby appoint, and the Bank is hereby authorized to establish and issue a User ID and an initial Password (which will be changed upon initial assess to Business eBanking), for the following Company Administrator, who will have maintenance authority over the Company's User IDs and Passwords.

Name: _____

Title: _____

E-Mail: _____

Telephone number(s) for delivery of passcode, when required:

Mobile _____ Mobile 2 _____

Office _____ Office 2 _____

Home _____ Other _____

(p) Additional Services

The Bank and the Company agree to the following initial transaction limits for the Company:

Wires (Daily Limit): \$ _____
ACH (Daily Limit): \$ _____ *Requires Credit Approval*

See Separate Agreement(s)

(q) Amendments

We may amend or change this Agreement at any time. Changes to this Agreement will be effective immediately after we make them, except for those changes, if any, that we are required by applicable law to tell you about in advance. Those changes will be effective immediately after we have given you prior written notice as required under applicable law. Unless otherwise required by law, we will notify you of any such change or amendment electronically by posting such notice as a banner message on Business eBanking.

Witness our hands and seals this _____ day of, _____.

Rollstone Bank & Trust

Company Name:

Sign: _____

Sign: _____

Name & Title: _____

Name & Title: _____

Access to additional companies under this BeB account:

| Company Name | CIF # |
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Authorized Signature (Company) _____