

HTB Bank-to-Bank Transfer Service Agreement

General

This Bank-to-Bank Transfer Service Agreement (the "Agreement") contains the terms and conditions governing the Bank-to-Bank Transfer Services (the "Service") offered through HomeTown Bank. By using the Service you agree to be bound by the terms of this Agreement in addition to those terms and conditions outlined in the Online Banking Services Agreement and those that apply to any account you have with us. As used in this Agreement, the words "you" and "your" refer to the user of the Bank-to-Bank Transfer Service. The words "we", "us", "our", and "Bank" refer to HomeTown Bank. We may change this Agreement at any time. You will be notified of any such changes electronically or by US mail. If you use the Service after the effective date of a change, your use indicates that you agree with the change(s).

Bank-to-Bank Transfers

The Service is a Bank-to-Bank funds transfer service offered by HomeTown Bank. This Service allows you to transfer funds to or from your eligible HomeTown Bank account(s) and other eligible account(s) held by you at another financial institution or brokerage company in the United States. An inbound transfer moves funds into an account with HomeTown Bank. An outbound transfer moves funds from your HomeTown Bank account to an account at another financial institution. You will need to enroll each of your non-HomeTown Bank accounts that you wish to use for this Service. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this Service will be verified in accordance with HomeTown Bank's procedures. The verification process must be completed by you prior to using the Service. You will have 10 days after enrolling an account to complete the verification process.

Funds requested to be transferred will be debited/credited from/to your HomeTown Bank account the business day following the day you initiate the transfer, provided you have met the bank's cutoff time for submitting Bank-to-Bank Transfers. In the case of a future dated or recurring transfer, the time limits will be the business day following the scheduled date of the transfer. Funds requested to be transferred will be debited/credited to the non-HomeTown Bank account according to the receiving bank's availability and transaction processing schedule. The debit or credit will generally be posted on the third business day after you initiate the transfer. Any inbound or outbound transfer attempt returned due to insufficient or uncollected funds will not be re-submitted automatically. Your account at HomeTown Bank will be debited or credited as needed for the amount of the return. A new transfer request must be initiated.

Relationship to Other Agreements

You agree that when you use "HTB Bank to Bank Transfers", you will remain subject to the terms and conditions of all your existing agreements with us and our affiliates, and that this "Agreement" does not amend or supersede any of those agreements. These agreements include but are not limited to your account Terms & Conditions, Funds Availability, Electronic Funds Transfer, Internet Banking Agreement and Schedule of Fees. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of "HTB Bank to Bank Transfers".

Eligible Account Types for Transfers

- HomeTown Bank personal checking, savings and Money Market accounts
- Checking, savings, and Money Market accounts held at another financial institution, credit union or brokerage company in the United States, that are able to accept ACH transfers.

Ineligible Account Types for Transfers

- Individual Retirement Accounts (IRAs)
- 401K Accounts
- Custodial and/or Trust Accounts
- Business Accounts
- Certificate of Deposits (CDs) or other time-based accounts
- Loan Accounts (including credit card and equity accounts)

You may have other accounts that are ineligible for the Bank-to-Bank Service due to restrictions specific to your Financial Institution(s). If in doubt, you may contact the other financial institution to verify if the accounts are eligible for the Bank-to-Bank Transfer Service.

Account Verification

We will verify the account(s) you add to the Bank-to-Bank Transfer Service. You authorize us to validate the account(s) at other financial institutions, credit unions, or brokerage companies using the following method:

Trial Deposit- The trial deposit method makes one or two small deposits to the external account and requests that you confirm the amounts deposited. You must confirm the amount by typing in the values of the deposits through HomeTown Bank's Online Banking Site. If the entered values match the Trial deposit amounts, the account may be approved.

Cut-Off Times

The cut-off time for Bank-to-Bank Transfers is 4:00PM Eastern Standard Time. Any standard transfer made after the cut-off time will be initiated the next business day. A Business day is defined as Monday through Friday, excluding Federal Holidays.

Eligibility and Transfer Limitations

You are limited to no more than one inbound and one outbound transfer per day. Dollar limit for transfers is based on the account type. New customers within the first 30 days are not eligible for this service.

Transfer Fees

At this time HomeTown Bank does not charge a fee for the use of Bank-to-Bank Transfers. However, we may change our fee schedule at any time. If we make a change, you will be notified electronically or in writing as required by applicable law. You may be charged a transfer/transaction fee by the receiving financial institution, credit union, or brokerage company.

Prohibited Use

You agree to use this Service only for lawful purposes. We may suspend or terminate your participation in the Service at any time, with or without notice and may immediately do so, without limitation, if:

- Your account is, or the Bank reasonably believes is, used for any illegal or improper purpose or activity;
- A transaction exceeds the available funds in your account;
- We have reason to believe that the instructions may not be authorized by you;
- A transaction involves funds subject to a hold, dispute, or legal process;
- Any of your accounts with HomeTown Bank are not current or are not in good standing;
- You have had any prior transfer to or from a non-HomeTown Bank account canceled, revoked, or uncompleted due to insufficient funds, revoked authorization, stopped payments, frozen accounts, or any similar reason.

In the event that the Bank experiences a problem with your use of the Service at any time, including without limitation, the inability to debit any of your Account(s) or to collect with respect to any of your transfers as described above, and without limiting any other right or remedy that we may have under this Agreement or otherwise, we reserve the right to suspend or terminate your right to use this Service, immediately and without prior notice to you. You understand and agree that such action is reasonable for the bank to take in order to protect the Bank from loss.

Rejected Transactions

A Bank-to-Bank Transfer will be returned if it cannot be successfully posted to your accounts, including, but not limited to:

- An incorrect account or ABA number
- Insufficient available funds in the account to be debited
- Exceeding the dollar limit for a transaction, daily transfer limit, or pending a transfer that has not yet been posted.

It is your responsibility to monitor the status of your Bank-to-Bank Transfer requests and for ensuring your transactions have been accurately entered and processed as requested.

Cancellation

Your Service remains in effect until it is terminated by you or HomeTown Bank. You may cancel your service at any time by notifying us of your intent to cancel in writing or through our Online Banking Message Center. Your service will be cancelled after HomeTown Bank has had reasonable opportunity to act upon your cancellation request.

Any transfers we have already processed before the cancellation date will be completed. We recommend that you cancel any scheduled transfers prior to notifying us that you are canceling the Service. You are responsible for any transfers scheduled by you prior to termination that you have not canceled. Termination will not affect your liability or obligations under these terms and conditions of the Bank-to-Bank Transfer Service Agreement or the Online Banking Agreement for transfers we've processed on your behalf.

Unauthorized Transfers

You must promptly examine your account statement upon receipt. Notify us at once if you believe another person has improperly obtained your Online Banking password or if someone has transferred or may transfer money from your Bank account without your permission. If you suspect any fraudulent activity on your account please call us immediately at 540-345-6000.

Your Liability

You are responsible for the accuracy of all of the information you input, and agree that we may rely on the information you provide, without further verification, when processing transactions you initiate through the Service.

You agree that HomeTown Bank shall not be liable for any costs, fees, losses or damages of any kind incurred as a result of any inaccuracy, incompleteness or misinformation contained in the information you have provided to us.

Our Liability to Consumers

If we do not complete a transfer to or from your Bank account on time or for 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:

- If, through no fault of ours, you do not have enough money in your account to make the transfer
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken
- For any other reason stated elsewhere in this Agreement.

In the event we are ever liable to you for damages due to a transfer, your damages will be limited to actual damages only. We will not be responsible for incidental or consequential damages, court costs or attorneys' fees.

ACH Authorization

You hereby authorize HomeTown Bank to debit and credit entries to your eligible HomeTown bank account(s) when you instruct us to transfer funds to or from your eligible HomeTown Bank account(s) and other eligible account(s) held by you at another financial institution, credit union, or brokerage company in the United States. You agree to comply with any applicable state or federal law in connection with your use of the Service and the fulfillment of its obligations under this Agreement. You further acknowledge that the Automated Clearing House ("ACH") system may not be used in violation of, and entries that originated by you must comply with the laws of the United States, including sanctions administered by the Office of Foreign Asset Controls ("OFAC"). This authorization is to remain in full force and effect until we have received notice from you of its termination.

Acceptance of This Agreement

By clicking on 'I Accept' you are stating that you have read and agree to the terms and conditions of the "HTB Bank-to-Bank Transfer" Service Agreement.