

**TERMS & CONDITIONS**

**WE MAKE BANKING EASY**

Your time is valuable—why should your banking be complicated? In addition to **Online Banking**, Mt. Washington Bank provides you with a variety of convenient, easy ways to access your money.

**Telebanking Line**

This free service allows you to check balances, list cleared checks and transfer funds, 24 hours a day, 7 days a week. Just call **617-268-1646**.

**Ultimate Service Center**

With just a phone call, you can speak with an experienced service representative who will assist you quickly, efficiently and courteously. Just call **617-268-8880**.

**Mt. Washington Bank ATM/Debit MasterCard® & ATM Card**

Use your Mt. Washington Bank ATM/Debit MasterCard® & ATM Card to manage your accounts from any ATM. As part of the SUM program through the NYCE network, you'll have thousands of opportunities to access your money at machines across the nation. And, with the debit function of your ATM/Debit MasterCard®, you can make purchases without writing a check! Use it anywhere you see the MasterCard® symbol for even more purchasing power.

[www.MtWashingtonBank.com](http://www.MtWashingtonBank.com)  
 455 West Broadway • South Boston, MA 02127  
 Ultimate Service Center: 617-268-8880

I/We understand that all account holders have their own User Names and Passwords that enable them to use this service. I/We are responsible for the confidentiality and use of our Password. Use of this service signifies agreement to the terms and conditions set forth by Mt. Washington Bank in the Electronic Funds Transfer Disclosure Statement with the understanding that they may be amended from time to time.

**MT WASHINGTON BANK BILLPAY SERVICE  
 AGREEMENT FOR PERSONAL ACCOUNTS ONLY  
 (if applicable)**

I/We authorize Mt. Washington Bank to verify the information provided on this application. I/We understand this service is available for qualified customers meeting the Bank's approval guidelines.

I/We authorize Mt. Washington Bank to post payment transactions I generate by internet from Mt. Washington BillPay. I understand that I am in full control of my account. If at any time I decide to discontinue this service, I will provide written notification to Mt. Washington Bank, 455 West Broadway, P.O. Box 101, South Boston, MA 02127, ATTN: Operations Department. My use of Mt. Washington BillPay signifies that I have read and accept the terms and conditions governing this service. I/We understand that payments may take up to five (5) business days to reach my selected vendors and that they will be sent either electronically or by check. Mt. Washington Bank or its authorized agent will use reasonable efforts to ensure payments reach creditors on time, but cannot guarantee the time a payment will be posted by the creditor. Mt. Washington Bank is not liable for any service fees or late charges levied against me by my vendors. I also understand that I am responsible for any loss or penalty that I may incur due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account. Please refer to the EFT Disclosure and Schedule of Fees for additional fees and charges where applicable.

MWF-1003 6/04

**Mt. Washington Bank Online Banking Application**

Please complete this application (PRINT LEGIBLY) sign and return to any of our offices, or mail to Mt. Washington Bank, Operations, 455 West Broadway, P.O. Box 101, South Boston, MA 02127. You may also fax directly to the Operations Department at 617-268-9804.

**FOR PERSONAL ACCOUNTS**

**PRIMARY ACCOUNT HOLDER:**

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Social Security Number \_\_\_\_\_  
 Date of Birth \_\_\_\_\_  
 Mother's Maiden Name (for security purposes) \_\_\_\_\_  
 Home Phone # \_\_\_\_\_  
 Work Phone # \_\_\_\_\_  
 E-Mail Address \_\_\_\_\_

**JOINT ACCOUNT HOLDER:**

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Social Security Number \_\_\_\_\_  
 Date of Birth \_\_\_\_\_  
 Mother's Maiden Name (for security purposes) \_\_\_\_\_  
 Home Phone # \_\_\_\_\_  
 Work Phone # \_\_\_\_\_  
 E-Mail Address \_\_\_\_\_

**MT WASHINGTON BANK ACCOUNTS:**

I wish to access all of my accounts at the Bank. Please list joint accounts you wish to access.

Account # \_\_\_\_\_  
 Account # \_\_\_\_\_  
 Account # \_\_\_\_\_  
 Account # \_\_\_\_\_

*We must have the signatures of all account holders requesting access to Online Banking in order to process this application.*

By signing this application I/we agree to the terms and conditions of Online Banking and BillPay service (if applicable).

**PERSONAL ACCOUNTS:**

Primary Account Holder \_\_\_\_\_  
 Date \_\_\_\_\_  
 Joint Account Holder \_\_\_\_\_  
 Date \_\_\_\_\_



## Online Banking



Mt. Washington Bank  
455 West Broadway  
P.O. Box 101  
South Boston, MA 02127-9945

## Mt. Washington invites you to experience YOUR Hometown Bank – *Anywhere*

Now you can enjoy the security of Mt. Washington Bank along with the convenience of the internet with our new Online Banking and Bill Payment services. All you need is a Mt. Washington Bank Checking Account, internet access and a secure browser to access your accounts from your home, office or while you're away.

### Easy to Use

With Mt. Washington's **FREE Online Banking** and the **click of a mouse** you can:

- Check deposit account and loan balances
- Access statement information for the last 30 days activity
- Transfer funds between statement accounts
- Reorder checks
- Send messages to our Ultimate Service Call Center
- Request copies of check images.

### Online Bill Payment

You can set up one time or recurring payments from any personal checking account. And, right now it's **FREE!**

### Most Commonly Asked Questions

**Q:** What system requirements do I need for Mt. Washington Online Banking?

**A:** All you need is a computer with internet access and a browser with 128-bit encryption (the highest security technology available today). Microsoft Internet Explorer 4.01 or higher and Netscape Navigator 4.0 or higher have the

necessary level of security needed for Online Banking. If you are not running 128-bit encryption, you will need to upgrade your browser by going to <http://www.netscape.com> download page or <http://www.microsoft.com> download page and follow the process provided by that site.

If you are an AOL user, you will need to be running AOL 6.0 or higher with 128-bit encryption. If you are running AOL without 128-bit encryption or are unsure, type Keyword browser. This will tell you if you are running 128-bit encryption and provide you with the option to upgrade if necessary.

**Q:** How long will it take for my payments to be received by the individuals and companies I pay?

**A:** Payments can take up to 5 business days, especially the first time you make a payment to an individual or company payee. If the payee accepts electronic payments, it may be received sooner. Be sure to allow at least 5 business days prior to your due date for the payment to be processed and received.

**Q:** How do I get started with Mt. Washington Online Banking Services?

**A:** Just complete the attached application—it's that simple! Completed applications may be returned to our Online Banking Specialist at Mt. Washington Bank, 455 West Broadway, P.O. Box 101, South Boston, MA 02127 or faxed to 617-268-9804. Our Online Banking Specialist will be contacting you after receiving your information.

**And, as always, you can call our Ultimate Service Center with any questions at 617-268-8880.**

Member **FDIC**  
Member **SIF**

