

TERMS AND CONDITIONS

I hereby request and authorize First Keystone Bank (the Bank) to provide me with Keystone Direct telephone transfer access. It is understood that this transfer authorization is solely for the accounts specified on the adjacent panel, which the undersigned hereby represent have identical ownership and withdrawal or access rights in such accounts. Should a future change in ownership expand Keystone Direct transfer capabilities beyond the individuals authorized by this agreement, I agree not to hold the Bank responsible for any unauthorized withdrawal of funds or transfers.

I agree that your treatment of each telephone transfer, and your rights in respect to it, shall be the same as if it were signed personally by me, and that if any such transfer is dishonored, whether with or without cause, you shall be under no such liability whatsoever, including liability for consequential damages.

I/we understand that this agreement incorporates by reference the Bank's Rules and Regulations governing deposit accounts and the schedule of fees, as well as the Electronic Funds Transfers disclosure. I agree to the terms and conditions of these documents, copies of which were provided to me at the time of account opening and which can be obtained upon request.

I understand that I am solely responsible for the selection and confidentiality of my Personal Identification Number (PIN). I further understand that I must report to the Bank any unauthorized transfer to/from my account, in accordance with time requirements as set forth in the Electronic Funds Transfer disclosure.

I understand that the Bank's obligation ends with the verification of my/our signature(s). The Bank has no responsibility to contact me prior to executing a transfer and the Bank has no responsibility to notify me of a completed funds transfer. I/we agree that the Bank shall not be liable for any damages, including consequential damages, should a transfer not occur and items are subsequently returned unpaid, whether from inadvertence, negligence or oversight.

Transfer authority will begin within five (5) business days after receipt of a properly completed application.

Transfer authority shall remain in full force and effect until revoked in writing. The Bank shall be given reasonable opportunity to act upon termination instructions.

MOST COMMONLY USED FEATURES WITHIN KEYSTONE DIRECT*

Checking/Money Market Menu

- Account balance
- Checks paid
- ATM/debit card withdrawals
- Deposits
- All transaction activity except checks
- Interest paid (if applicable)
- Request an interim statement
- Stop payment on a check or range of checks

Savings Menu

- Account balance
- ATM/debit card withdrawals
- Deposits
- All transaction activity
- Interest paid

Mortgages/Installment Loan Menu

- Balance, interest rate, payment information
- Interest, amount due and due date
- Date and amount of last payment (mortgages)

TO TRANSFER FUNDS BETWEEN ACCOUNTS, INCLUDING LOAN PAYMENTS

There must be a pre-authorized agreement on file to activate transfer capabilities.

Steps:

- Enter the Transfer Funds menu within Keystone Direct
- You will need both account numbers and they must have the same PIN number
- Select the account from which the transaction will be deducted, then select the account to which the funds will be deposited (paid)
- Enter the amount
- You will have the opportunity to confirm your choices and amount before the transfer occurs

Other Features

- ATM/debit card activation
- Report lost or stolen ATM/debit cards

*These menu items are subject to change.

Keystone Direct Access



**First
Keystone
Bank**



Keystone Direct Access

**FIRST KEYSTONE BANK'S
24 HOUR INSTANT ACCESS TELEPHONE BANKING
(610) 565-2400**

Now you can have instant access to information by phone concerning your First Keystone Bank:

- Savings account
- Checking account
- Certificates of deposit
- Loan balances

In addition, you can:

- Make payments on your FKB loans
- Transfer funds between accounts
- Inquire on transaction history
- Activate your debit card
- Report lost or stolen debit/ATM cards
- Learn which checks have cleared your account
- Inquire on loan balances
- Inquire about recent deposits and withdrawals including ATM/debit card, social security checks and other activity
- Stop payment on a check or range of checks

And there's **NO MONTHLY FEE** and **NO START-UP CHARGE** for Keystone Direct.

Keystone Direct is **SAFE** and **PRIVATE**. Each time you call you will be asked for your account number and to enter your 4 digit Personal Identification Number (PIN). Your PIN protects your account and keeps your information confidential.

KEYSTONE DIRECT

Each time you call 610-565-2400, you will be provided with a list of options. Just listen and enter your selection on your touch-tone phone.

TO ENROLL

You may begin using Keystone Direct immediately. Simply call 610-565-2400 and be prepared with your account numbers, primary tax identification number and the four digit PIN of your choice. To transfer funds and make loan payments, complete the attached application and return it to any First Keystone Bank branch on your next visit. After we receive your application, please allow for five business days for transfer authority to begin.

Keystone Direct Is Convenient

You can receive account information and conduct financial transactions, via a touch-tone phone, 24 hours a day/7 days a week.

Keystone Direct Is Private

You choose your own Personal Identification Number (PIN), which serves as the key to your account.

Keystone Direct Is Easy

All you need is your account number, primary tax identification number, PIN and a touch-tone phone.

Keystone Direct Is Safe

Your account is protected because only you know your PIN.

5 HELPFUL KEYSTONE DIRECT TIPS

(See other side for more information)

- 1) Using a touch-tone phone, call 610-565-2400 to access Keystone Direct.
- 2) Enter your account number within the time allowed. Next, enter your 4-digit Personal Identification Number (PIN). Please remember that in order to transfer funds from one account to another, and to make loan payments, they must have the same PIN number.
- 3) Only your Keystone Direct PIN will access the voice response system.
- 4) Your PIN is NOT on file at First Keystone Bank. If you lose or forget your PIN, please submit a request in writing signed by all parties to First Keystone Bank to request a change of PIN.
- 5) For your protection, you should memorize your Personal Identification Number (PIN). Do not record your PIN on your wallet card or anywhere else that it could be discovered by unauthorized persons.

Thank you for banking at First Keystone Bank.



APPLICATION TO TRANSFER FUNDS

YES, I have read the Terms and Conditions listed on the reverse side of this panel and want Keystone Direct for information access and the ability to transfer funds within my accounts through the use of any touch-tone telephone. (Please remember that in order to transfer funds and make loan payments from one account to another, they must have the same PIN number.)

Date: _____

Name: _____

Name: _____

Home Address: _____

City: _____

State: _____ Zip: _____

Home Phone: _____

Work Phone: _____

Account Number(s) (All deposit/loan account holders must sign):

Acct #: _____

Signature: _____

Signature: _____

Acct #: _____

Signature: _____

Signature: _____

Acct #: _____

Signature: _____

Signature: _____

Acct #: _____

Signature: _____

Signature: _____