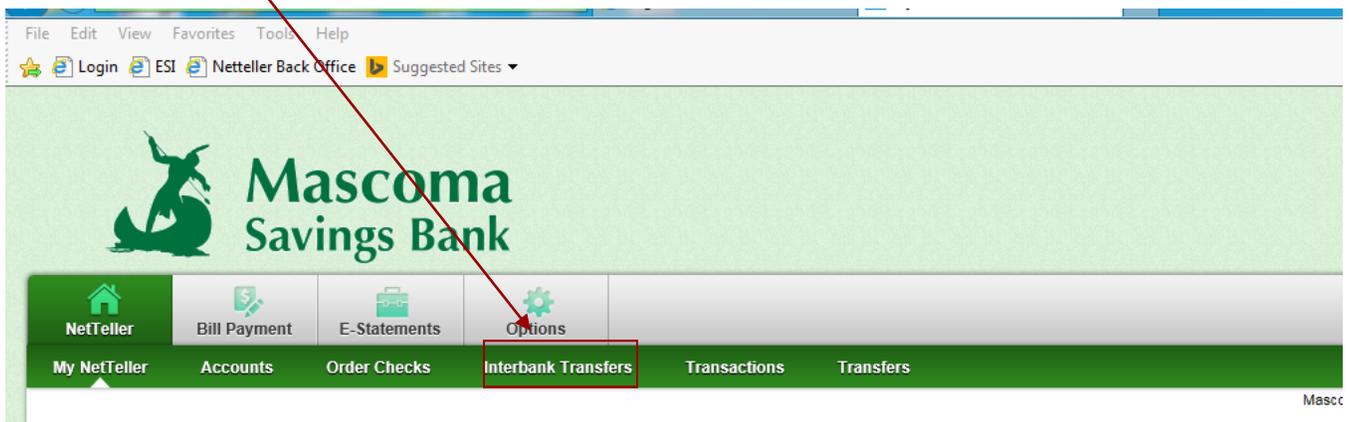


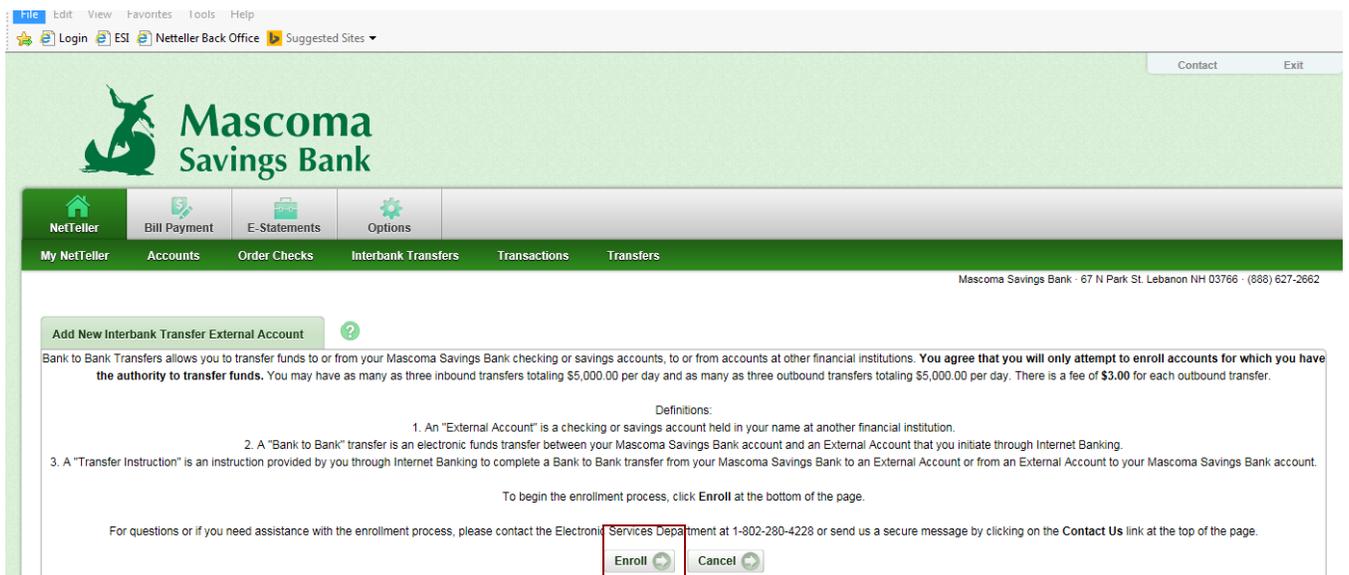
Bank to Bank transfers through Internet Banking

As an Internet Banking customer, I have the option to transfer money to and from my accounts at my MSB accounts and another Bank. Before I can make a transfer, I must enroll my accounts from other banks into my Mascoma Savings Bank NetTeller account. The process may take a couple of days. It is very easy, and once I have my accounts enrolled, I can simply make transfers to and from these accounts.

To enroll, when I log into NetTeller, I choose “Interbank Transfers” in the green bar at the top of the screen.



After choosing “Interbank Transfers, an enrollment screen appears highlighting the limits of transfers allowed, etc. I choose “enroll””.



The next screen that comes up is the Bank to Bank Transfer Service Agreement. It includes information on how the transfer works along with daily limits and the \$3 fee for outbound transfers. There is no fee associated with transferring money into a Mascoma Savings Bank account, but there is a \$3 fee if the customer transfers money out of a Mascoma Savings Bank account.

After I read the agreement, I click on the “I Agree” box and then click “Accept”.

My NetTeller Accounts Order Checks Interbank Transfers Transactions Transfers

Mascoma Savings Bank · 67 N Park St. Lebanon NH 03766 · (888) 627-2662

Interbank Transfer Service Agreement ?

Please read and agree to the Transfer Agreement terms and conditions by selecting the "I Agree" check box.

Transfer Agreement:

Mascoma Savings Bank
Bank to Bank Transfer Service Agreement

Within NetTeller Internet Banking you may separately enroll for the Bank to Bank Transfer Service ("Service"). This Service allows you to transfer funds between your linked personal deposit accounts at Mascoma Savings Bank and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at Mascoma Savings Bank. An outbound transfer moves funds from an account at Mascoma Savings Bank to an account outside of Mascoma Savings Bank. You will need to enroll each of your non Mascoma Savings 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.** You also agree that all transfers from your Mascoma Savings Bank accounts will be collected funds. All accounts requested to be used as part of this Service will be verified in accordance with Mascoma Savings Bank 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. Verification instructions are displayed to you during the enrollment process.

Funds requested to be transferred will be debited/credited to your Mascoma Savings Bank account the business day following the day you initiate the transfer, provided that you have met the Bank's cutoff time for submitting Bank to Bank transfers. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 3:30PM. Funds requested to be transferred will be debited/credited to the non Mascoma Savings Bank account according to the receiving bank's availability and transaction processing schedule.

Requests for immediate transfers of funds cannot be cancelled. Future dated and recurring transfers can be canceled by 3:30PM the day prior to the scheduled transfer date by clicking on the "Pending Transfers" tab to access the transfer and clicking on "delete". If the transfer status is in *Process, Pending or Processed*, you cannot cancel the transfer.

Print

I Agree

Accept Decline

Now I must enroll the accounts that I own from another institution into my Mascoma Savings Bank NetTeller account.

I fill in my name, the institutions name that I am sending transfers to, their routing number, my account number and choose whether it is a savings account or a checking account, then I click “submit”.

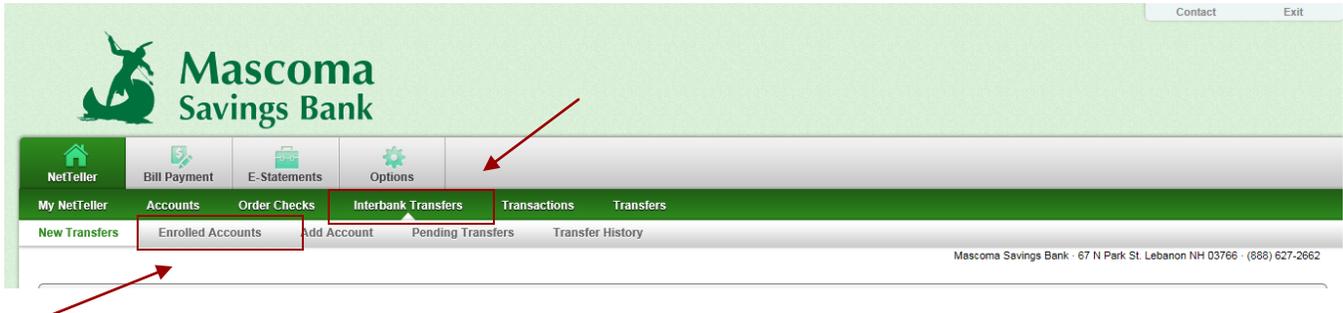
The screenshot shows the 'Add New Interbank Transfer External Account' form. At the top is the Mascoma Savings Bank logo. Below it is a navigation bar with icons for NetTeller, Bill Payment, E-Statements, and Options. A secondary navigation bar includes 'My NetTeller', 'Accounts', 'Order Checks', 'Interbank Transfers' (which is active), 'Transactions', and 'Transfers'. A sub-navigation bar has 'New Transfers', 'Enrolled Accounts', 'Add Account' (active), 'Pending Transfers', and 'Transfer History'. The main content area has a title 'Add New Interbank Transfer External Account' with a help icon. Below the title is a paragraph of instructions: 'To enroll an external account for Bank to Bank Transfers, complete the information at the bottom of the screen. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. You will need the Routing Number and Account Number of the account you wish to enroll, which can be found on a deposit slip or check for that account. An example of where to find the requested information is below.' Below this is another paragraph: 'For questions, or if you need assistance with the enrollment process, please contact the Electronic Services Department at 1-802-280-4228 or send us a secure message by clicking on the Contact Us link at the top of the page.' An 'Example:' box shows a check with a routing number '000989430' and an account number '001440964311436'. Below the example is a form with fields for 'Account Name' (Joe Customer), 'Financial Institution Name' (ABC Bank), 'Routing Number' (11223345), 'Account Number' (554433221), and 'Account Type' (Checking). At the bottom of the form are 'Submit' and 'Cancel' buttons, with a red arrow pointing to the 'Submit' button.

Now that I have enrolled my accounts from another bank, for security purposes those accounts must be verified that the information is correct and they are my accounts.

The screen below explains how this process works. Within two business days, two very small credits will be made to my account at the other bank. I have 10 calendar days to look at my account to see the amounts of those small credits. Once I know what those two credits are, then I need to log back into NetTeller and verify those two amounts.

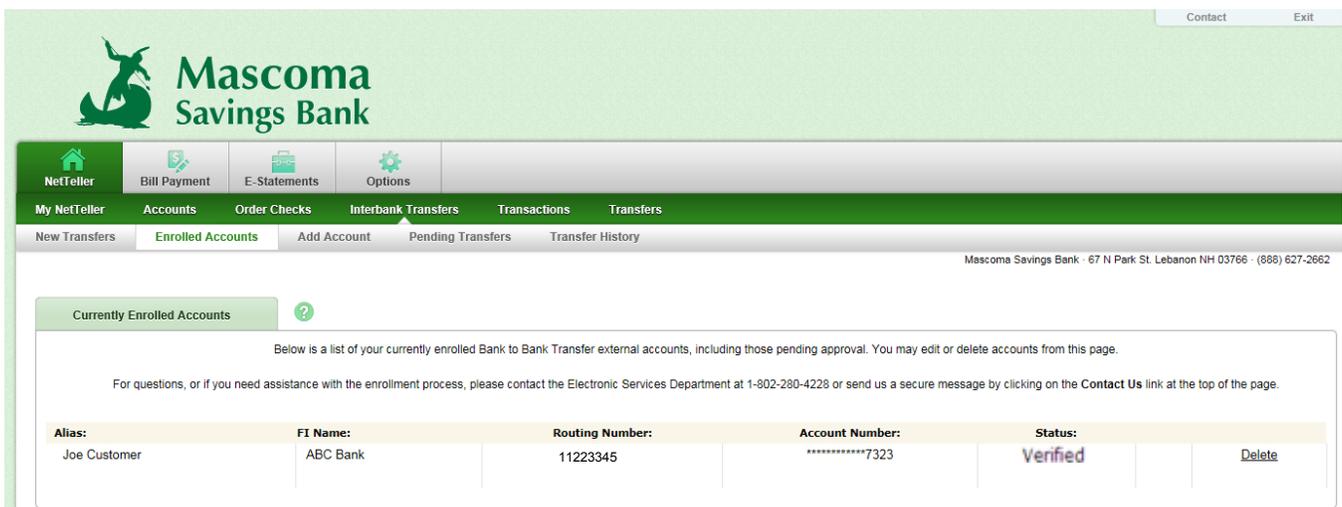
The screenshot shows the 'Interbank Transfer' verification screen. At the top is the Mascoma Savings Bank logo. Below it is a navigation bar with icons for NetTeller, Bill Payment, E-Statements, and Options. A secondary navigation bar includes 'My NetTeller', 'Accounts', 'Order Checks', 'Interbank Transfers' (active), 'Transactions', and 'Transfers'. A sub-navigation bar has 'New Transfers', 'Enrolled Accounts', 'Add Account', 'Pending Transfers', and 'Transfer History'. The main content area has a title 'Interbank Transfer' with a help icon. Below the title is a red heading: 'In order to use the external account for Bank to Bank Transfers, the account must be verified.' Below this is a paragraph: 'Your external account will be credited with two small random amounts within one to two business days. Once you see the credit on your external account, log back into NetTeller, go to Enrolled Accounts and key in the amount of the credits without decimal points or dollar signs. For example, if 21 cents credits your external account, you will enter 21 in the verification amount field. You will have 10 calendar days to complete this process.' Below this is another paragraph: 'You may add another external account after clicking the Return button below.' At the bottom of the form is a 'Return' button.

One or two business days have passed and I have verified that two small credits were made to my account at the other bank. I log into Mascoma Savings Bank's NetTeller and I choose "Interbank Transfers" from the green bar, and then I choose "Enrolled Accounts. There will be space for me to put in the exact amount of the small credits. I type in the amounts.



The next screen will list my account from the other bank that has been set up to accept and send transfers.

Once I reach this screen, my account has been enrolled and I do not need to go through this process again for this particular account. I am now able to transfer funds with this account.



To Transfer funds:

I log into NetTeller and choose “Interbank Transfers.

I then select the account from which I want to transfer funds from and the account to where I want the funds to go. The accounts that I enrolled will be included in my choices. I also include the amount of the transfer and I can set up the transfer to take place one time and choose the date that it happens, or I can set up recurring transfers. Then I click submit.

The daily limit for inbound or outbound Interbank Transfers is now \$5,000.00.

Add New Interbank Transfer ?

To add a new Bank to Bank Transfer, complete the fields below and select **Submit**. You may submit up to three inbound transfers and three outbound transfers per day. The total dollar amount of inbound transfers cannot exceed \$5,000.00. The total dollar amount of outbound transfers cannot exceed \$5,000.00. There is currently a **\$3.00** fee for each outbound transfer. You may set up recurring or future dated transfers. These transfers will count towards your totals on the day that the transfer is scheduled to occur.

Funds requested to be transferred will be debited/credited to your Mascoma Savings Bank account the business day following the day you initiate the transfer, provided that you have met the Bank's cutoff time for submitting Bank to Bank transfers. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 3:30PM. Funds requested to be transferred will be debited/credited to the non Mascoma Savings Bank account according to the receiving bank's availability and transaction processing schedule.

Please note: Per government regulation, transfers from a **Savings or Money Market account** to another account or third party by preauthorized, automatic, or telephone transfer - including online banking transfers - are limited to six per month with no more than three transfers by check, draft, or ACH or similar order to third parties. If you exceed the transfer limitations set forth in any statement period, your account will be subject to closure by the Bank and may be subject to an excessive usage fee based on our current fee schedule for every outgoing transfer above the stated limit.

* Denotes required field

Transfer funds from: * Savings Available Funds: \$369.86

Transfer funds to: * Select Account...

Transfer Amount: * [] . []

Frequency: * One Time

Transfer on: * 04/14/2016

Transfer Memo: []

Submit **Cancel**

After I have entered the information and clicked submit, I will get a confirmation that the transfer is taking place.

The daily limit for inbound or outbound Interbank Transfers is now \$5,000.00.

Information Message: **Transfer successfully added - Confirmation Number: 100810074125**

Add New Interbank Transfer ?

To add a new Bank to Bank Transfer, complete the fields below and select **Submit**. You may submit up to three inbound transfers and three outbound transfers per day. The total dollar amount of inbound transfers cannot exceed \$5,000.00. The total dollar amount of outbound transfers cannot exceed \$5,000.00. There is currently a **\$3.00** fee for each outbound transfer. You may set up recurring or future dated transfers. These transfers will count towards your totals on the day that the transfer is scheduled to occur.

Funds requested to be transferred will be debited/credited to your Mascoma Savings Bank account the business day following the day you initiate the transfer, provided that you have met the Bank's cutoff time for submitting Bank to Bank transfers. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 3:30PM. Funds requested to be transferred will be debited/credited to the non Mascoma Savings Bank account according to the receiving bank's availability and transaction processing schedule.

Please note: Per government regulation, transfers from a **Savings or Money Market account** to another account or third party by preauthorized, automatic, or telephone transfer - including online banking transfers - are limited to six per month with no more than three transfers by check, draft, or ACH or similar order to third parties. If you exceed the transfer limitations set forth in any statement period, your account will be subject to closure by the Bank and may be subject to an excessive usage fee based on our current fee schedule for every outgoing transfer above the stated limit.

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Transfer funds from: * Savings Available Funds: \$369.86

Transfer funds to: * Select Account...

Transfer Amount: * [] . []

Frequency: * One Time

Transfer on: * 04/14/2016

Transfer Memo: []

Submit **Cancel**