

Customer: _____ Date of Agreement: _____

THIS NOT-IN-PERSON WIRE TRANSFER SERVICE AGREEMENT (hereinafter, this "**Agreement**") is by and between ANDROSCOGGIN BANK (the "Bank") and the above-named customer ("you"). You agree that this Agreement sets forth the terms and conditions that apply to and govern any request to initiate a wire transfer when that request is made by phone, facsimile ("fax"), electronic mail ("e-mail") or other method that does not require you to be present at the time the request is made, as Bank may make available from time to time. The terms of this Agreement shall supplement your Account Agreement (as defined below). In the event of any inconsistency between this Agreement, the Uniform Commercial Code ("UCC") as adopted by the State of Maine, and/or your Account Agreement (defined below), this Agreement shall prevail to the extent necessary to resolve the conflict. Except as otherwise expressly indicated in this Agreement, all terms and conditions provided herein shall apply to you whether you are a natural person initiating wire transfers for personal, family or household purposes (a "Consumer"), or an individual, business or other entity that initiates wire transfers for lawful business or similar commercial purposes and not for personal, family or household purposes (a "Non-Consumer"). This Agreement shall be effective when signed by both parties on the date indicated above.

TERMS AND CONDITIONS

1. Definitions.

"Account(s)" means any Deposit Account(s), as further defined herein, designated by you for use with the Service.

"Account Agreement(s)" means collectively the terms and conditions of any Deposit Account Agreement(s), fee schedule, and any other agreements, disclosures and other documents issued by Bank and governing your deposit relationship with Bank, as the same may be amended from time to time.

"Applicable Law" means the laws of the United States, any applicable state laws and regulations, including without limitation, the Maine Uniform Commercial Code - Funds Transfers (Me. Rev. Stat. Ann. Tit. 11, § 4-1101 et seq.), the operating circulars of the Federal Reserve System and any other rules of any money transfer systems used by Bank and any of the depository institutions necessary to perform the Services, including executing your Payment Order(s) (defined below), each as in effect from time to time.

"Authorized User" means, in the case of a Non-Consumer customer, any person that your administrator or authorized representative designates to Bank in writing on **Schedule B** attached hereto, or as otherwise required by Bank from time to time, as being authorized to execute Payment Orders on your behalf. Unless otherwise provided by Bank, for a Consumer customer, each authorized signer on an Account is an Authorized User.

"Available Funds" means the dollar amount of money in an Account that is currently available for use. It considers all collected funds on deposit, all posted transactions, certain electronic transactions, any holds placed on the Account due to uncollected funds, pending deposits, or withdrawals, and any overdraft or other credit line balance associated with the Account. Please refer to Bank's Funds Availability Policy, as set forth in your Deposit Account Agreement for more information.

"Beneficiary" means the person or entity you identify in a Payment Order as the person or entity that is to be paid by the Beneficiary's Bank under the terms of the Payment Order.

"Beneficiary's Bank" means the bank or other depository institution you identify in a Payment Order at which the Beneficiary's account is to be credited under the terms of the Payment Order.

"Business Day" means every Monday through Friday, excluding Bank holidays. Saturday and Sunday are not Business Days for purposes of this Agreement even if Bank is open for business on such days. In the absence of specific reference to Business Days, any reference to days in this Agreement shall mean calendar days.

"Deposit Account(s)" means any checking, money market or savings Account, certificate of deposit or other deposit account that you may have with Bank.

"Payment Order" means your instructions, which are transmitted to Bank by phone, fax, e-mail or other not-in- person method allowed by Bank from time to time, to pay or cause another depository institution to pay, via wire transfer, a fixed or determinable amount of money to a Beneficiary.

"Set-Up Form(s)" means any Bank form(s) and associated documents utilized and/or required by Bank in conjunction with the initial set-up, enrollment in and implementation of the Service (defined below) described herein.

Bank Use Only	
By: _____	Misc. Information: _____
Scan: _____	_____

2. Service. The not-in-person wire transfer service ("Service") described in this Agreement provides you with capability to transfer funds from specific Account(s) to other account(s) (the "Recipient Account(s)") as you direct by phone, fax, email or other not-in-person method made available by Bank from time to time. The Recipient Account(s) may be your accounts or domestic-only (U.S.-based) or, where permitted by Bank from time to time, international (non- U.S.-based) third-party accounts, and may be with Bank or with domestic or international third-party financial institutions. You may use the Service to initiate one-time wire transfers, or for wire transfers made on a recurring basis which may involve use of a template and the same Account and Recipient Account ("Recurring Transfer(s)"). All wire transfers must be initiated by you and/or your Authorized User(s).

3. Execution of Wire Transfers.

3.1 Subject to the terms of this Agreement, Bank will accept and execute a Payment Order from you or your Authorized User when such Payment Order (1) has been authenticated by Bank; (2) is in conformity with the security procedures (as further described below) and other requirements as described in this Agreement, associated Set-up Form(s) and/or other documentation we may require; and (3) is received by Bank prior to the applicable cut-off time on a Business Day. All wire transfers to accounts at other depository institutions are to be transmitted using the Fedwire funds transfer system owned and operated by the Federal Reserve Bank, or a similar correspondent facility or wire transfer system used primarily for fund transfers between financial institutions as selected by the Bank from time to time. Payment Orders will be deemed executed by Bank at the time of transmittal to the Federal Reserve Bank or such similar correspondent facility.

3.2 Except as otherwise provided herein, each Payment Order must include the following information in addition to any information which Bank may require for proper identification and security purposes: (a) Account number from which the funds are to be withdrawn, (b) amount to be transferred, (c) currency type, (d) name and ABA routing number of the beneficiary's bank, and (e) name, address and account number of the beneficiary. In the event an order describes an account number for the beneficiary that is in a name other than the designated beneficiary, Bank may execute the order to the account number so designated, notwithstanding such inconsistency. If your Payment Order is submitted by e-mail or fax, you must include only the last five (5) digits of the Account number from which the funds are to be withdrawn. The full Account number will be obtained by Bank as part of the call-back procedure described in **Section 9**.

4. Time of Execution - Domestic Wires.

4.1 Bank will execute each Payment Order that is authenticated by and in conformity with all Security Procedures (as defined and described below), cut-off times and other requirements set forth herein including in **Schedule A** attached hereto, on the Business Day received or on the Business Day requested by you if the Payment Order is future- dated. Bank may require additional authentication of any Payment Order. Bank reserves the right to reject a Payment Order that cannot be properly authenticated. Cut-off times may be established and changed by Bank from time to time. Instructions for Payment Orders received after such cut-off times may be treated by Bank for all purposes as having been received on the following Business Day.

4.2 Except for future-dated outgoing wire transfers, domestic outgoing wire transfers (U.S.-based receivers) initiated and approved by the cut-off time set forth in **Schedule A** (attached to this Agreement) on a Business Day will be processed that same day if that day is also a Business Day for Bank's correspondent facility and the recipient bank. Outgoing domestic wire transfers initiated and approved after the cut-off time set forth in **Schedule A** will be processed the next Business Day if that day is also a Business Day for Bank's correspondent facility and the recipient bank. Future-dated domestic outgoing wire transfers will be initiated on the effective date requested by you, provided that date is a Business Day, not on the date you entered the transaction using the Service. You may submit a future-dated domestic wire transfer up to such period of time in advance of the effective date you requested as the Service permits.

4.3 Bank may handle Payment Orders received from you in any order convenient to Bank, regardless of the order in which they are received. If more than one Payment Order is made at or about the same time and the Available Funds in the applicable Account do not cover all of such Payment Orders, Bank may at its option execute as many of such Payment Orders as possible within the dollar limits of such Available Funds.

5. International / Foreign Wires.

5.1 When made available by Bank in its sole and exclusive discretion, international / foreign wire transfers (non-U.S. receivers) of U.S. currency, and of foreign currency, initiated and approved by Bank's cut-off time for such transfers on a Business Day, and an international wire transfer initiated and approved by the cut-off time for such transfers on a Business Day, as set forth in **Schedule A**, will be processed within the industry standard delivery times of foreign wire transfers (in most, but not all cases, two (2) Business Days). Foreign wire transfers may be subject to delays based on time-zone issues; the remote location of the recipient bank; cultural differences with respect to holidays and times of observation, etc.; and incorrect or incomplete information being supplied by you.

5.2 As applicable, Bank shall send your authorized and authenticated wire transfers to foreign banks through any bank which is a member of Bank's correspondent network. Neither Bank nor any of Bank's correspondents shall be liable for any errors, delays or defaults in the transfer of any associated messages in connection with such a foreign wire transfer by any means of transmission.

5.3 Bank makes no guarantee or representation as to the availability of funds at the foreign destination. Bank makes no express or implied warranty as to the time or date the wire transfer will arrive at the receiving bank, the amount of any fees to be charged by the receiving bank or any other correspondent or intermediary financial institution involved in the wire transfer, or the time or date the beneficiary will receive credit for funds.

5.4 International wire transfers are subject to any and all applicable regulations and restrictions of U.S. and foreign governments relating to foreign exchange transactions. Bank has no obligation to accept any international wire transfer(s) directed to or through persons, entities or countries restricted by government regulation or prior Bank experience with particular countries. To the extent not otherwise prohibited by law, in connection with any international wire transfer(s) involving a transfer to or from any country outside of the U.S., you agree to release and hold Bank harmless from any loss or liability which you may incur after Bank has executed the international wire transfer(s), including without limitation, any loss due to failure of a foreign bank or intermediary to deliver the funds to a beneficiary.

5.5 Future-dated international wire transfers are not permitted.

6. Recurring Wire Transfers.

6.1 A recurring wire transfer ("Recurring Wire") is a template-based transfer order that you intend to be made on a recurring, periodic basis to the same beneficiary and the same account at the same beneficiary bank, and for which only the date and dollar amount and any additional optional information vary.

6.2 Upon set-up of a Recurring Wire, Bank will transfer funds from your Account(s) according to the instructions set forth by and/or for you in accordance with Bank's requirements and the Set-Up Form(s).

7. **Cancellation and Amendment of a Wire.** You may request that Bank attempt to cancel or amend a Payment Order previously received from you. If a cancellation or amendment request is received by Bank before the wire transfer is executed and with sufficient time to afford Bank an opportunity to act upon your request, Bank may, on its own initiative but without obligation, make a good faith effort to act upon such request. In the event your cancellation or amendment request is received after execution or without sufficient notice for Bank to act on your wire transfer request, Bank will attempt to have the wire transfer returned. Notwithstanding the foregoing, Bank shall have no liability for the failure to effect a cancellation or amendment, and Bank makes no representation or warranty regarding Bank's ability to amend or cancel a wire transfer. You agree to indemnify Bank against any loss, liability or expense (including reasonable attorney's fees) which Bank incurs as a result of the request to cancel or amend a wire transfer and the actions Bank takes pursuant to such request.

8. **Notice of Rejection or Return.** Bank shall have no liability for wire transfers sent by Bank as directed by you which cannot be completed or which are returned due to incorrect information furnished by you. You are required to fully complete beneficiary name and address, as beneficiary bank may elect to return an otherwise valid wire transfer for incomplete beneficiary information. Bank may reject or impose conditions that must be satisfied before it will accept your instructions for any wire transfer, in its sole discretion, including, but not limited to, if there are insufficient Available Funds on deposit with Bank for the specified Account, if the transfer order that does not comply with the security procedures, if there is any inconsistency between a transfer order and information previously supplied to Bank, if Bank is unable to obtain confirmation of such transfer order satisfactory to Bank, if Bank believes that the wire transfer may not have in fact been authorized, or if Bank has other reasonable grounds not to honor the payment order. A wire transfer may also be rejected by an intermediary or beneficiary bank other than Bank, or by operation of law. If a wire transfer is rejected, Bank will endeavor to notify you promptly. Upon rejection or return, Bank shall have no further obligation to act upon a wire transfer, nor shall Bank have any liability to you due to rejection by another person in the wire transfer process, or the fact that notice was not given or was not given at an earlier time, or within any specified time of receipt, acceptance, execution or payment of any wire transfer.

9. **Security Procedures.** You agree that certain security procedures shall be used to verify the authenticity of any Payment Order or associated instructions we receive from you ("Security Procedures").

For all Payment Orders that you or your Authorized User provide to Bank verbally by means of telephone or in writing by means of fax, e-mail or other written request, we will employ the following Security Procedures:

Call-Back: Bank employs a call-back procedure that includes a call back to you or your Authorized User at a pre-arranged contact number of record to verify and confirm the authenticity of the request (which call may be electronically recorded). You or your Authorized User will be required to provide us with sufficient information to authenticate the request, which may include, but is not limited to, the use of personal information or identifiers, or a security question or group of questions. Bank shall be entitled to rely on any list of your Authorized User(s) provided by you in writing to Bank until revoked or modified by you in writing in accordance with the terms of this Agreement. Bank may, but shall have no obligation to, request additional confirmation, written or verbal, of an order received at any time or for any reason whatsoever prior to executing the order.

Personal Identification Number ("PIN"): Bank will provide a PIN to be used only with the Service to each Authorized User by U.S. Mail. When Bank conducts a call-back (as described above), Bank will require the Authorized User to provide the PIN assigned to the Authorized User. If Bank is not able to verify the Authorized User's PIN during a call-back, Bank will not complete the wire.

You agree that the Security Procedures described in this Agreement are a commercially reasonable method of providing security against unauthorized orders and for all other related instructions from you to Bank. Any order we receive shall bind you, whether or not authorized, if transmitted in your name and accepted by Bank in compliance with the Security Procedures, and you also agree that any election you may make to change or refuse the Security Procedures is at your risk and that any loss resulting in whole or in part from such change or refusal will be your responsibility.

10. Accuracy; Inconsistency of Receiving Beneficiary Name and Account Number. In submitting any Payment Order or related instructions, you shall be responsible for providing all necessary information required by Bank. Bank's Service is only designed to respond to information provided by you. Bank will not, under any circumstances, research or provide information necessary to complete an incomplete Payment Order. Accordingly, any inaccuracy in any information provided by you may result in an unintended transfer of funds. Bank bears no responsibility and shall not be liable to you for any information provided by you in a Payment Order or related instructions that is inaccurate, incomplete or otherwise incorrect. You acknowledge and agree that, in accordance with Article 4A of the UCC, Bank shall be entitled to rely upon the numbers supplied by you to identify banks, Beneficiaries and other parties to the wire transfer, even if those numbers disagree or are inconsistent with the names of those parties as provided by you. Bank and any other receiving financial institution shall have no obligation to determine whether a name and number identify the same person or institution. you acknowledge that payment of a wire request or related instructions may be made by the beneficiary's bank on the basis of an identifying or bank account number even if it identifies a person different from the named beneficiary.

11. Fees. You agree that Bank may charge your Account for any fees imposed by Bank arising from your use of the Service. You acknowledge that a schedule of such fees and charges, as it may be changed from time to time, has been provided to you by Bank.

12. Refunds. In the event that a beneficiary does not receive payment for the wire transfer and you are entitled to a refund, upon receipt by Bank of the returned funds, Bank will refund the amount to you less any expenses associated with the recovery. Bank will notify you of such a refund by telephone or in writing, in its discretion, as soon as reasonably practicable.

13. Use of Correspondent Accounts. A wire transfer may be executed through any one, or a series of, correspondent banks of the beneficiary's bank and of Bank in a manner deemed most appropriate and effective by Bank or by any other bank participating in the wire transfer.

14. Bank Reliance; Authentication.

14.1 Bank shall be entitled to rely in good faith on communications it receives as being given or sent by you or your Authorized User and as being genuine and correct when made in accordance with this Agreement. Bank shall not be liable to you for the consequences of such reliance.

14.2 **BANK MAY TAKE SUCH ADDITIONAL STEPS AND IMPLEMENT SUCH PROCEDURES AS IT MAY DEEM APPROPRIATE TO VERIFY THE AUTHENTICITY OF ANY PAYMENT ORDER. BANK MAY DELAY THE EXECUTION OF ANY PAYMENT ORDER PENDING COMPLETION OF A CALL-BACK OR RECEIPT OF ANOTHER FORM OF VERIFICATION WHICH IS SATISFACTORY TO BANK. IF BANK IS UNABLE TO OBTAIN SATISFACTORY VERIFICATION, BANK, IN ITS SOLE DISCRETION, MAY REFUSE TO EXECUTE ANY PAYMENT ORDER.** In no event shall Bank be liable for any delay in executing a wire transfer or for failure to execute a wire transfer due to the absence of satisfactory verification.

14.3 Wire transfer transactions are subject to all of the foregoing and all regulations governing electronic transactions, including but not limited to Article 4A of the UCC.

15. Bank Responsibilities.

15.1 In the performance of the Service addressed by this Agreement, Bank shall be entitled to rely solely on the information, representations, and warranties provided by you pursuant to this Agreement, and shall not be responsible for the accuracy or completeness thereof. Bank shall be responsible only for performing the Service as expressly provided for in this Agreement. Bank shall not be responsible for your acts or omissions (including, without limitation, the amount, accuracy, timeliness of transmittal or authorization of any instruction or transaction received from you) or those of any other person, including without limitation any Federal Reserve Bank or transmission or communications facility, and no such person shall be deemed Bank's agent. You agree to indemnify and defend Bank against any loss, liability or expense (including reasonable attorney's fees and expenses) resulting from or arising out of any claim of any person that Bank is responsible for any act or omission of you or any other person described in this **Section 15**.

15.2 You acknowledge and agree that Bank's provision of the Service hereunder may be interrupted from time to time. Without limiting the generality of the foregoing, Bank shall be excused from failing to act or delay in acting if such failure or delay is caused by legal constraint, interruption of transmission or communication facilities, equipment or software error or malfunction, war, acts of terrorism, emergency conditions or other circumstances beyond Bank's reasonable control. From time to time Bank may need to temporarily suspend the Service or the processing of a transaction for greater scrutiny or verification, including, but not limited to, suspending processing to review for suspected fraudulent activity, verification that Available Funds are sufficient as well as fully collected and valid, or for OFAC compliance in accordance with applicable OFAC guidance, and Bank shall be excused if this action causes delay in the settlement and/or availability of the transaction. In addition, Bank shall be excused from failing to transmit or delay in transmitting a payment, transfer or other use of the Service (i) if, in Bank's reasonable judgment, processing a payment, transfer or other use of the Service would violate or contribute to the violation of any present or future risk control program of the Federal Reserve or any applicable rule, law, regulation, or regulatory requirement; (ii) if Bank reasonably suspects that a transaction involves fraudulent activity or that Available Funds will not ultimately be sufficient to cover a transaction, or (iii) if processing a payment, transfer or other use of the Service, in Bank's sole discretion, would cause Bank to engage in an unsafe or unsound practice.

16. Data Breaches. If you are a Non-Consumer customer, you agree to adopt and implement your own commercially reasonable policies, procedures and systems to provide security to information being transmitted and to receive, store, transmit and destroy data or information in a secure manner to prevent loss, theft or unauthorized access to data or information ("Data Breaches"). You also agree that you will promptly investigate any suspected Data Breaches and monitor its systems regularly for unauthorized intrusions. You will provide timely and accurate notification to Bank of any Data Breaches when known or reasonably suspected by you and you will take all reasonable measures, which may include, without limitation, retaining competent forensic experts, to determine the scope of and data or transactions affected by any Data Breaches and promptly provide all such information to Bank.

17. Compliance. You shall comply with all applicable laws, rules and regulations in connection with the Service. You agree to be bound by such rules, and agree not to initiate or receive a wire transfer request or related instruction in violation of international, federal, state and local laws and regulations including, without limitation, the regulations promulgated by the Office of Foreign Asset Control ("OFAC"). To the extent permissible under applicable law, you shall be responsible for and shall fully indemnify Bank for any and all fines, assessments and reasonable attorney's fees incurred by or imposed on Bank as a result of any infraction or violation of such rules caused by or attributable to you.

18. Termination.

18.1 This Agreement shall continue in effect until terminated by either party with ten (10) calendar days' prior written notice to the other.

18.2 Notwithstanding the foregoing, Bank may, without prior notice, terminate this Agreement and/or terminate or suspend any order or the Service (i) if you or Bank close any Account established in connection with the Service, (ii) if Bank determines that you have failed to maintain a financial condition deemed reasonably satisfactory to us to minimize any credit or other risks to us in providing the Service to you, including the commencement of a voluntary or involuntary proceeding under the United States Bankruptcy Code or other statute or regulation relating to bankruptcy or relief of debtors, (iii) for security reasons or in the event of a material breach or default in the performance or observance of any term, or breach of any representation or warranty contained herein by you, (iv) in the event of material default by you in the payment of any sum owed by you to Bank hereunder or under any note or other agreement you have with Bank, (v) if there has been a seizure, attachment, or garnishment of your deposit accounts, assets or properties or (vi) if Bank, in its sole discretion, believes that the continued provision of the Service in accordance with the terms of this Agreement would violate federal, state or local laws or regulations, or would subject us to unacceptable risk of loss.

18.3 Any termination of this Agreement shall not affect any of Bank's rights and your obligations with respect to orders or related instructions initiated by you prior to the effective date of such termination, or your payment obligations with respect to the Service performed hereunder by us prior to the effective date of such termination, or any other obligations that survive termination of this Agreement. The provisions of this Agreement that are necessary to give effect to the purposes of this Agreement shall survive its termination.

19. Changes; Amendments.

19.1 From time to time Bank may amend the terms of this Agreement, including without limitation, any cut-off time, any Security Procedures, or forms required with this Agreement. Except as expressly provided otherwise in this Agreement or applicable law, any such changes generally will be effective immediately upon notice to you as described below in Section 24. You will be deemed to accept any such changes if you access or use any of the Service after the date on which the change becomes effective. You will remain obligated under this Agreement, including without limitation, being obligated to pay all amounts owing hereunder, even if Bank amends this Agreement. Notwithstanding anything to the contrary in this Agreement, if Bank believes immediate action is required for the security of Bank funds or your funds, Bank may immediately initiate changes to any Security Procedures and provide prompt subsequent notice thereof to you.

20. Force Majeure. Neither party shall bear responsibility for non-performance of this Agreement to the extent that such non-performance is caused by an event beyond that party's control, including, but not necessarily limited to, fire, casualty, breakdown in equipment or failure of telecommunications or data processing services, lockout, strike, unavoidable accident, act of God, riot, war or the enactment, issuance or operation of any adverse governmental law, ruling, regulation, order, decree or an emergency that prevents Bank from operating normally.

21. Severability. If any provision of this Agreement shall be determined by a court of competent jurisdiction to be unenforceable as written, that provision shall be interpreted so as to achieve, to the extent permitted by applicable law, the purposes intended by the original provision, and the remaining provisions of this Agreement shall continue intact. In the event that any statute, regulation or government policy to which Bank is subject and that governs or affects the transactions contemplated by this Agreement, would invalidate or modify any portion of this Agreement, then this Agreement or any part thereof shall be deemed amended to the extent necessary to comply with such statute, regulation or policy, and Bank shall incur no liability to you as a result of Bank's compliance with such statute, regulation or policy.

22. Binding Agreement; Benefit. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective legal representatives, successors, and assigns. This Agreement is not for the benefit of any other person, and no other person shall have any right against Bank or you hereunder.

23. Non-Waiver. No deviation from any of the terms and conditions set forth or incorporated in this Agreement shall constitute a waiver of any right or duty of either party, and the failure of either party to exercise any of its rights hereunder on any occasion shall not be deemed to be a waiver of such rights on any future occasion.

24. Notices.

24.1 Except as otherwise expressly provided in this Agreement, all notices that are required or permitted to be given by you (including all documents incorporated herein by reference) shall be sent by first class mail, postage prepaid and addressed to Bank as follows:

Postal Mail: Customer can write Bank at:

ANDROSCOGGIN BANK
Digital Banking
P.O. Box 1407
Lewiston, ME 04243-1407

Telephone: Customer may contact Bank by telephone Monday - Friday 8:00 AM to 5:00 PM Eastern Time (ET) at Bank's toll-free number: (800) 966-9172.

Email: Customer can contact Bank by email at: **customerservice@androscogginbank.com**

Regular email is not secure. Do not send confidential or sensitive information, such as a social security number, account number, personal identification number or password within the body of your email or any attachments thereto.

All written notices and communications shall be sent by first class mail, postage prepaid and addressed to Bank at the address provided above. All such notices shall be effective upon receipt.

24.2 You authorize Bank to, and you agree that Bank may, send any notice or communication that Bank is required or permitted to give to you under this Agreement, including but not limited to notice of any change to the Service or this Agreement, to your mailing address as it appears on Bank's records, on an Account statement or via facsimile and that any such notice or communication will be effective and deemed delivered when provided to you in such a manner. You agree to notify Bank promptly about any change in your mailing address of record and acknowledge and agree that no such change will be effective until Bank has had a reasonable opportunity to act upon such notice. You agree that Bank may consider any such notice or communication as being given to all Account owners when such notice or communication is given to any one Account owner.

25. Recording of Communications. You and Bank agree that all telephone conversations between Bank or Bank's agents made in connection with this Agreement may be recorded and retained by either party by use of any reasonable means.

26. Governing Law. Any claim, controversy or dispute arising under or related to this Agreement shall be governed by and interpreted in accordance with federal law and, to the extent not preempted or inconsistent therewith, by the laws of the State of Maine without regard to its choice of law provisions.

In witness thereof, the parties hereto have caused this Agreement to be executed by them or by their duly authorized representatives as of _____.

For Non-Consumer Customer

Androscoggin Bank

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

Company: _____

For Consumer Customer

Signature: _____

Name: _____

Associated Accounts: _____

Cut-Off Times.

For domestic and international wire requests made by phone, facsimile or e-mail in accordance with the terms applicable to the Service, the following cut-off time requirements will apply:

A. Domestic Wire Transfers submitted by 4:00 p.m. ET on a Business Day will be processed that same day if that day is also a Business Day for Bank's correspondent facility and the recipient bank; transfers initiated and approved after 4:00 p.m. ET will be processed the next Business Day if that day is also a Business Day for Bank's correspondent facility and the recipient bank.

B. International Wire Transfers of foreign currency submitted by 4:00 p.m. ET on a Business Day and International Wire Transfers of U.S. currency submitted by 4:00 p.m. ET on a Business Day will be processed within the industry standard delivery time (in most, but not all cases, two (2) Business Days). Foreign transfers may be subject to delays based on time-zone issues; the remote location of the recipient bank; cultural differences with respect to holidays and times of observation, etc.; and incorrect information being supplied by you.

Customer Initials _____

Bank Use Only	
By: _____	Misc. Information: _____
Scan: _____	_____

Authorized User

Name/Title: _____ Phone Number: _____

Authorized Accounts: _____

Mailing Address: _____

Email Address: _____

Authorized User

Name/Title: _____ Phone Number: _____

Authorized Accounts: _____

Mailing Address: _____

Email Address: _____

Authorized User

Name/Title: _____ Phone Number: _____

Authorized Accounts: _____

Mailing Address: _____

Email Address: _____

Authorized User

Name/Title: _____ Phone Number: _____

Authorized Accounts: _____

Mailing Address: _____

Email Address: _____

Non-Consumer Customer

By: _____

Name: _____

Title: _____

Company: _____

Bank Use Only
By: _____ Misc. Information: _____
Scan: _____