



Internet Account Access Agreement

ACCOUNT NAME(S): _____

ACCOUNT NUMBER(S): _____

E-MAIL ADDRESS: _____

I/we hereby confirm that I/we have received, read and agreed to Alpine Capital Bank's (the "Bank") Internet User Agreement (the "Agreement") attached hereto. I/we understand the risks, as set forth in the Agreement, involved in obtaining and making use of Internet account access. I/we agree to use make use of my/our Internet account access in a manner consistent with the Agreement and, in particular, agree to safeguard all personal account access information (i.e., username, password) to my/our account. I/we agree not to share this information with any persons other than those to whom I/we have granted account access.

By initialing below, I/we also request the ability to conduct internal funds transfers between my/our linked accounts. I/we understand that in choosing this option, I/we accept the risks associated with such transactions.

_____ I/we request the ability to conduct internal funds transfers between my/our linked
Initial Here accounts.

AGREED TO:

SIGNED: _____ SIGNED: _____

BY: _____ BY: _____

DATE: _____ DATE: _____

FOR BANK USE ONLY: CIF #: _____ RECEIVED: _____ CONFIRMED: _____ ENTERED: _____

REQUESTED USER NAME: _____

(Minimum of 6 characters)

NOTE: Your password will be provided by e-mail to the e-mail address provided above. You will be required to change your password the first time you log on to the Bank's web site.

ALPINE CAPITAL BANK INTERNET USER AGREEMENT

GENERAL TERMS APPLICABLE TO ALL USERS

Alpine Internet Banking allows you to view your account information and effect certain transactions via the Internet. As used herein, the terms "Alpine," "Bank", "us," "we," or "our" mean Alpine Capital Bank or any of its affiliates, whichever hold your accounts or provide you services, and "you" or "your" means the person(s), or in the case of a business account, the business entity, registered to use Alpine Internet Banking. This Agreement contains the terms and conditions for Alpine Internet Banking. Alpine and you agree as follows:

1. Alpine Internet Banking Services

Your use of Alpine Internet Banking, or your allowing another person to use Alpine Internet Banking, shall mean that you agree to these terms and conditions.

Your "User ID" is a unique identification for Alpine Internet Banking that you select or that we have assigned to you. Access to Alpine Internet Banking will require your User ID and a password.

2. Computer Equipment; Browser Access

A. Installation, Maintenance and Operation of Equipment

You are responsible for obtaining, installing, maintaining and operating all computer equipment, in accordance with such requirements as may be (i) provided by the equipment manufacturers and (ii) any other documentation provided to you by Alpine in connection with your accounts and services. You agree that you will utilize a reputable antivirus software program on your equipment and that you will update such antivirus software periodically in accordance with a reasonable schedule.

B. Browser Access

By utilizing a browser with encryption capabilities, you may access Alpine Internet Banking. You are responsible for obtaining a browser capable of a sufficiently high level of encryption to meet the systems requirements established by Alpine from time to time. You further agree that you will not attempt to access Alpine Internet Banking via such browser from outside the United States. If Alpine makes browser software available to you, you may use such browser or any other browser of your choice to access Alpine Internet Banking via the Internet so long as it meets Alpine's encryption standards. Any browser software made available to you by Alpine may not under any circumstances be removed from the United States. You acknowledge that Alpine is not responsible for notifying you of any upgrades, fixes, or enhancements to, or for providing technical or other support for, any browser or for any compromise of data transmitted across computer networks or telecommunications facilities, including, but not limited to, the Internet. Although Alpine may make browser software available to you or facilitate a link to a third party site where you may download such browser software, Alpine makes no endorsement of any specific browser software. Your use of any browser may also be subject to the license agreements of the browser manufacturer, in addition to the terms and conditions of this Agreement.

If you access Alpine Internet Banking via the Internet, you are also responsible for obtaining Internet services via the Internet service provider of your choice, for any and all fees imposed by such Internet service provider, and any associated communications service provider charges. You acknowledge that there are certain security, corruption, transmission error, and access availability risks associated with using open networks such as the Internet and you hereby expressly assume such risks (to the extent the law allows you to do so). You acknowledge that you have requested the service for your convenience, have made your own independent assessment of the adequacy of the Internet as a delivery mechanism for accessing information and initiating instructions, and that you are satisfied with that assessment.

3. Passwords

Alpine may, at its option, change its password parameters without prior notice to you, and if it does so, you may be required to change your password the next time you log in to Alpine Internet Banking. You agree that you will not give your password or make it available to any other person. You are responsible for all transactions performed using your password via Alpine Internet Banking to the fullest extent allowed by law.

4. Transactions

Alpine may permit you to perform various transactions with respect to your account(s) via the Internet. Transactions effected on days on which the Bank is closed may not be effective until the next business day. If you have questions about the effective date of your transactions, please contact us.

5. Notices

You agree that by using Alpine Internet Banking with a browser, all notices which we may be required to give you arising from our obligations under this Agreement, other agreements you may have with us concerning your accounts or services, or from applicable law, may be sent to you electronically to any electronic mail address you provide to us or in any other manner permitted by law.

6. New Features

We may, from time to time, introduce new features to Alpine Internet Banking or modify or delete existing features. We shall notify you of any of these changes to features if we are legally required to do so. By using any new or modified features when they become available, you agree to be bound by the rules concerning these features.

7. Charges

Alpine reserves the right from time to time to add or modify its service charges and will notify you when it does so. You are responsible for all fees imposed by any telephone or Internet service provider in connection with your use of Alpine Internet Banking.

8. No Warranties

EXCEPT AS SPECIFICALLY SET FORTH HEREIN OR WHERE THE LAW REQUIRES A DIFFERENT STANDARD, WE SHALL NOT BE RESPONSIBLE FOR ANY LOSS, DAMAGE OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES ARISING IN ANY WAY OUT OF, THE EQUIPMENT, BROWSER AND/OR THE INSTALLATION THEREOF, THE ALPINE INTERNET BANKING SERVICES PROVIDED HEREUNDER, FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT OR COMMUNICATION LINES, TELEPHONE OR OTHER INTERCONNECT PROBLEMS, BUGS, ERRORS, CONFIGURATION PROBLEMS OR INCOMPATIBILITY OF COMPUTER HARDWARE OR SOFTWARE, FAILURE OR UNAVAILABILITY OF INTERNET ACCESS, PROBLEMS WITH INTERNET SERVICE PROVIDERS, PROBLEMS OR DELAYS WITH INTERMEDIATE COMPUTER OR COMMUNICATIONS NETWORKS OR FACILITIES, PROBLEMS WITH DATA TRANSMISSION FACILITIES, YOUR TELEPHONE SERVICE OR ANY OTHER PROBLEMS YOU EXPERIENCE DUE TO CAUSES BEYOND ALPINE'S CONTROL. ALPINE INTERNET BANKING, AND ANY SOFTWARE, BROWSER, AND RELATED DOCUMENTATION ARE PROVIDED "AS IS. " WE DO NOT MAKE ANY WARRANTIES CONCERNING THE EQUIPMENT, THE SOFTWARE, THE BROWSER OR ANY PART THEREOF, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY, INFRINGEMENT, OR FITNESS FOR A PARTICULAR PURPOSE. ALPINE IS NOT RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER, SOFTWARE, MODEM, TELEPHONE, OR OTHER PROPERTY RESULTING FROM YOUR USE OF ALPINE INTERNET BANKING. NO LICENSE TO YOU IS IMPLIED IN THESE DISCLAIMERS.

9. Other Agreements

In addition to this Agreement, you agree to be bound by and comply with such other written requirements as we may furnish to you in connection with either this service or products which may be accessed via this service, Alpine's Account Agreement and Disclosures, any legal terms and conditions found on the home page of our Website (www.alpinecapitalbank.com), the license agreement of any browser utilized to access Alpine Internet Banking, and applicable state and federal laws and regulations. If you are an existing Alpine Internet Banking customer, this Agreement supplements the Alpine Internet Banking agreement to which you agreed at your initial logon to that service, and modifies and supersedes that original agreement only with respect to the mutual sections contained in both agreements; all remaining provisions of the original Alpine Internet Banking agreement not otherwise addressed in this Agreement shall continue in full force and effect.

10. Alpine's Right to Terminate

Alpine reserves the right to terminate or suspend this Agreement and the services covered hereby, in whole or in part, at any time and for any reason without prior notice, including but not limited to, your failure to access Alpine Internet Banking for a period of three (3) more months. The obligations and liabilities of the parties incurred prior to the termination date shall survive the termination of this Agreement for all purposes.

11. Alterations and Amendments

The terms of this Agreement and other documentation and requirements associated with Alpine Internet Banking may be altered or amended by us. In such event, we shall either post such changes to our website, or if we are required to do so by applicable law, send an electronic notice to your Internet address or such other address as may appear on Alpine records. Your use of Alpine Internet Banking after we have provided such a notice of change will be considered your agreement to the change.

12. Disputes

In the event of a dispute regarding Alpine Internet Banking, you and we agree to resolve this dispute by looking to this Agreement. If there is a conflict between what one of our employees says and the terms of this Agreement, the terms of this Agreement shall control.

13. Assignment

Alpine may assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

14. Records

Alpine's records, kept in the regular course of business, shall be presumed to accurately reflect the contents of your instructions to Alpine and, in the absence of manifest error, will be binding and conclusive.