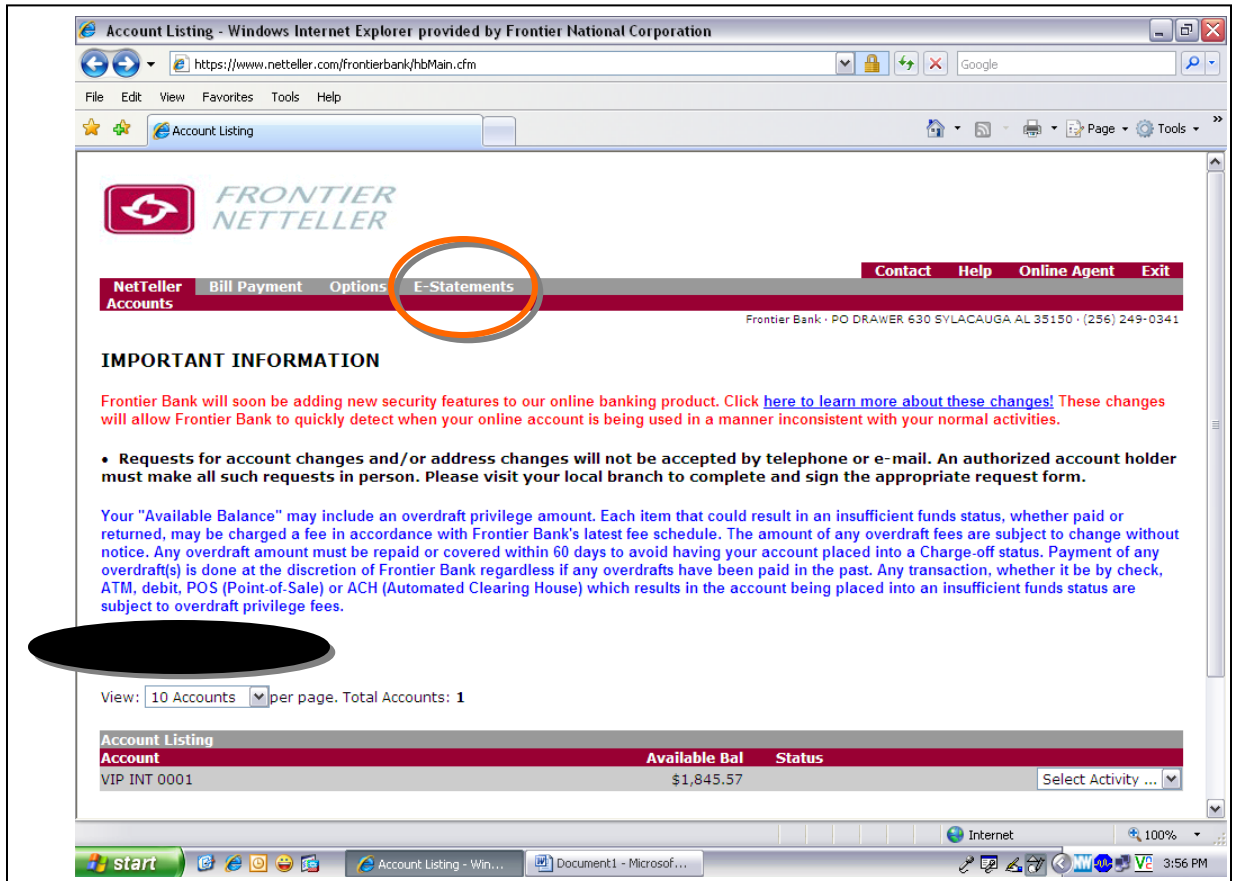
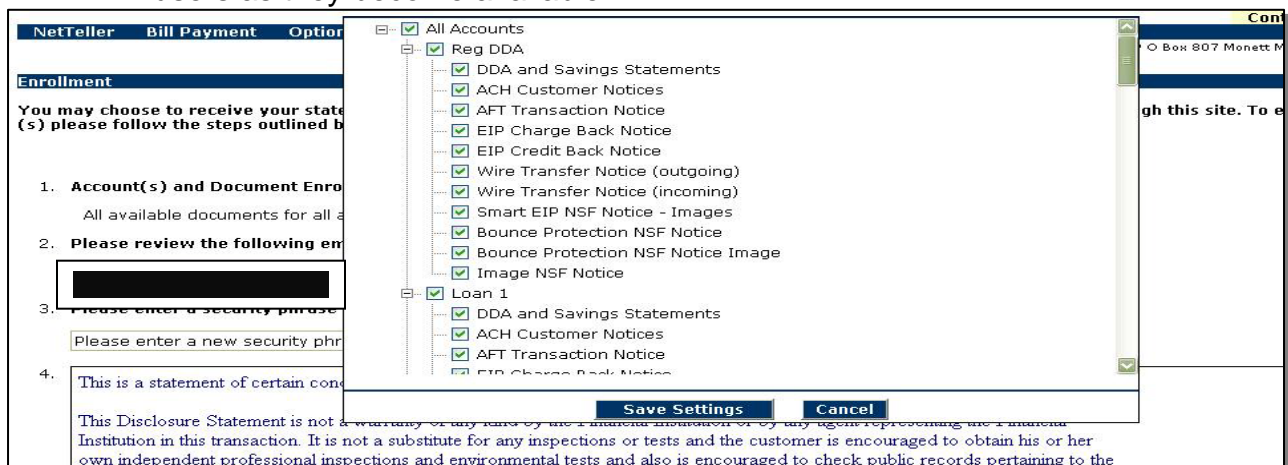


INSTRUCTIONS FOR ENROLLING IN ELECTRONIC STATEMENTS INTERACTIVE (ESI)

1. In order to participate in ESI you must have Adobe® Acrobat Reader® 7.0 or above. If you need this application please go to www.adobe.com.
2. To enroll in ESI you must first login to NetTeller utilizing your pre-existing logon credentials.
3. Click on the E-Statements link at the top of the page and you will be directed to a page similar to that shown below:



4. **Step 1:** Click on the Details link and you will see a screen similar to the one below. Select each account that you wish to receive electronic statements and notices. Next, select which types of notices you want to receive electronically for that particular account. When complete, click on Save Settings. All of the notices shown below may not be immediately available. Frontier Bank will provide additional information to E-Statement users as they become available.



5. **Step 2:** Enter your email address. This needs to be a valid email address. It must allow emails from support@frontiernational.com to be delivered otherwise your statements and notices will not be received.
6. **Step 3:** Enter a security phrase so you will know the emails you receive are valid. This security phrase will be included on all future emails for your protection.

INSTRUCTIONS FOR ENROLLING IN ELECTRONIC STATEMENTS INTERACTIVE (ESI)

- Step 4:** READ and check the Agreement box indicating that you accept the Disclosure Statement.

Enrollment - Microsoft Internet Explorer provided by Frontier Bank

https://es.netteller.com/EStatements/FrontierBank/initenrollment.aspx

NetTeller Bill Payment Options EyeWire

Contact Help Online Agent Exit

Frontier Bank PO DRAWER 630 SYLACAUGA AL 35150 (256) 249-0341

Enrollment

You may choose to receive your statements and notices for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below:

- 1. Account(s) and Document Enrollment**
All available documents for all active accounts. [Details](#)
- 2. Please review the following email address. If not correct, please update it in the space shown.**
- 3. Please enter a security phrase to be displayed on all valid emails sent from this site.**
- 4. Disclosure Statement Text**

I agree to the listed terms. [Click here to see a sample document.](#)

Enroll Now

- Click on the Enroll Now button
- You will receive an email at the address provided, detailing the accounts and documents selected for receiving Electronic documents.
- You can also select up to 3 additional recipients to receive the statements and/or notices. If you use this option, you will be responsible for setting up users and establishing the password for the user(s) along with the statements and notices they will receive. See screen shot below:

Additional Recipients - Microsoft Internet Explorer provided by Frontier Bank

https://es.netteller.com/EStatements/FrontierBank/alternates.aspx

NetTeller Bill Payment Options EyeWire

Contact Help Online Agent Exit

Statements and Notices Documents and Settings Additional Recipients Disclosures Email Recon

Frontier Bank PO DRAWER 630 SYLACAUGA AL 35150 (256) 249-0341

Additional Recipients

Username Email Address Access PIN

Save Cancel

Add Additional Recipients

- Each time you make any changes to your ESI setup you will need to re-accept the disclosure agreement.

INSTRUCTIONS FOR ENROLLING IN ELECTRONIC STATEMENTS INTERACTIVE (ESI)

Frontier Bank
Electronic Statement(s)/Notice(s) Delivery
(E-Statement)
Terms and Conditions

This Agreement sets forth the terms and conditions of the E-Statement services offered by Frontier Bank ("Bank" and "us"). Upon your acceptance, as set forth below, this Agreement provides your request and consent to receive statement notifications for your account(s) by electronic delivery.

By enrolling for E-Statements, you are electing to receive your statement notifications by email. Once enrolled, you will receive your next statement by U.S. mail and email; and from then on, you will only receive your statement by email. You will access your statements and certain notices, as applicable, by email. You acknowledge that when you enroll for E-Statement, you are automatically opting out of receiving your statement(s) and notice(s) by U.S. Mail. We recommend that you PRINT and SAVE any statements and notices that need to be retained for your records. Statement(s) and Notice(s) can be printed or saved to a file on your computer for easy storage. The past two months' statement(s)/notice(s) will be available online for your convenience. Although you do not have the option to receive electronic statement(s) and notice(s), and statement(s) and notice(s) by mail simultaneously, you may receive a specified statement and notice, at any time, by request. See the current Fee Schedule for applicable charges.

There are currently no service charge fees for the use of E-Statement. However, you agree that Frontier Bank has the right to institute a fee charge or change the fees for E-Statement upon ten (10) days prior written or electronic notice to you. In addition, Frontier Bank has the right to amend these terms and conditions from time to time providing you with written or electronic notice of the amended terms and conditions.

Cash Management customers must contact Frontier Bank at 1-866-216-0948 to request E-Statement capabilities.

You have the option to designate authorized recipient(s) who will have access to view E-Statements for the accounts you designate. You agree that you are solely responsible for any loss due to use of E-Statement by you, any authorized recipient(s) or any unauthorized recipient(s) who gains access to E-Statement through your computer or information obtained directly or indirectly from you. You further agree to waive and release any claims against Frontier Bank arising out of, or that may in any way be related to the use of E-Statement.

You must be a Frontier Bank NetTeller customer to enroll for E-Statement and have at least one Frontier Bank demand deposit account.

You and any designated authorized recipient(s) will need email access to receive your statement(s) and notice(s). Your statement(s) and notice(s) will be sent to the email address that is on file with Frontier Bank NetTeller for you and any authorized recipient(s). Please be sure to add support@frontiernational.com to your address book to ensure delivery to your inbox. If statement(s) and notice(s) provided through E-Statement are returned to Frontier Bank as undeliverable, Frontier Bank will take reasonable steps to attempt redelivery using information located in its files. However, it is your responsibility to keep your email address and the email address of any authorized recipient(s) updated with Frontier Bank NetTeller.

With E-Statement, you should receive next day access of your statement(s) and notice(s).

Your Frontier Bank NetTeller ID and Password are your keys to E-Statement. It takes both identification keys to gain access. You should never give your Password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your accounts.

You have the right to terminate E-Statement at any time by logging into Frontier Bank NetTeller and changing your E-Statement settings or upon delivery of written notice to Frontier Bank. The reversion back to receiving statement(s) and notice(s) via U. S. Mail will be accomplished after Frontier Bank has had reasonable time to act upon your request. Frontier Bank has the right to terminate its obligation to provide electronic statement(s) and notice(s) service to you upon ten (10) days prior written or electronic notice.

In case of errors or questions regarding your statement(s) and/or electronic transactions, contact Frontier Bank at 1-866-216-0948 and/or follow the instructions listed on the In Case Of Errors Or Questions About Your Electronic Transactions Disclosure. This disclosure is located on the NetTeller Download Statement/Notice page under **Important Disclosure Information**.

If you are experiencing Frontier Bank NetTeller and/or E-Statement system difficulties, please contact us at 1-866-216-0948.

By accepting the option "I Agree" and my use of the service, I acknowledge that I have read and accept all the terms and conditions set out above and further acknowledge that each time I access E-Statement and any authorized recipient(s) accesses E-Statement, I confirm my agreement to all terms and conditions set out above.

**INSTRUCTIONS FOR ENROLLING IN ELECTRONIC STATEMENTS
INTERACTIVE (ESI)**

12. Your initial enrollment email will be similar to the email message shown below:

From: Frontier Bank [mailto:support@frontiernational.com]
Sent: Monday, November 26, 2007 4:46 PM
To:
Subject: E-Statements Enrollment Information Frontier Bank is GREAT

We have received your request to add, change, or remove documents currently being delivered to you through E-Statement Services.

If you did not make this change or have any questions, please contact the Frontier Bank Online Services Department at (866) 216-0948 or support@frontiernational.com.

13. Each time a statement or notice is available you will receive an email similar to that shown below. Be sure to check that your Security phrase is shown in the email message.

Your Frontier Bank eStatement is attached.

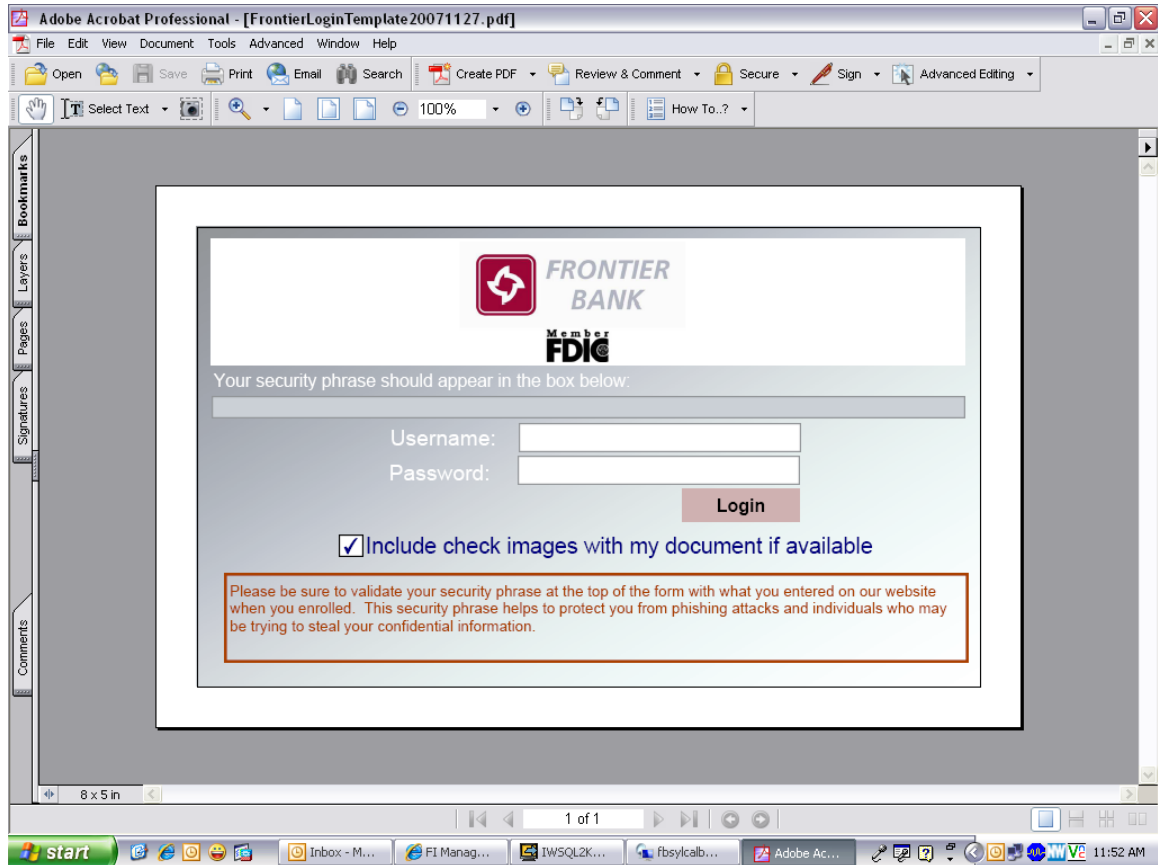
eStatements are stored for 60 days. If you wish to keep it longer, you may save the document to your computer.

If you have questions about your eStatement service, please contact our Online Banking Call Center at 1.866.216.0948 or e-mail support@frontiernational.com.

<<Security Phrase>>

INSTRUCTIONS FOR ENROLLING IN ELECTRONIC STATEMENTS INTERACTIVE (ESI)

- Right Click on the attachment to the email and then on Open and you will get a screen similar to that shown below. You will then enter your NetTeller User ID and password to get access to your statement. Again you should see your Security Phrase in the PDF document



- You will then be directed to a page to where you can download/save/print your statements and/or notices. Additionally you will have access to your Statements and/or notices through the NetTeller site.