

CLIENT POINT ENROLLMENT AGREEMENT

This agreement, which includes the Client Point Enrollment Form, is a contract, which establishes the rules that cover your electronic accounts at Farmers and Merchants Trust Company of Long Beach (FMTC) through the Client Point system. By using Client Point, you accept all the terms and conditions of this Agreement. Please read it carefully.

DEFINITIONS – As used in this Agreement, the words “we”, “our”, “us” and “FMTC” mean Farmers and Merchants Trust Company of Long Beach. “You” and “your” refer to the account holder authorized by FMTC to use the Client Point system under this Agreement and anyone else authorized by that account holder to exercise control over the account holder’s data through the Client Point system.

ACCESS – To use Client Point, you must have at least one account at the FMTC, access to Internet Service, and an e-mail address. This Agreement must be signed and returned to Farmers and Merchants Trust Company before you can access Client Point. Client Point can be used to access only the Trust or Pension accounts that you have designated for access on your Client Point Enrollment Form. You can add or delete access to any of your accounts by contacting your Account Administrator or send a request to FMTrust.Support@FMB.com. Access to your accounts through Client Point will be based upon the identification of users as authorized signers or any agent so designated by those signers on a specified account. FMTC undertake no obligation to monitor transactions through Client Point to determine that they are made on behalf of the account holder.

HOURS OF ACCESS – You can use Client Point seven days a week, twenty-four hours a day, although some or all Client Point services may not be available occasionally due to emergency or scheduled system maintenance.

YOUR PASSWORD – For security purposes, you are required to change your password upon your initial login to the Client Point system. You determine what password you will use and the identity of your password is not communicated to us. You accept responsibility for the confidentiality and security of your password and will be prompt to change your password every 90 days. Upon three unsuccessful attempts to use your password, your access to Client Point will be revoked. To re-establish your authorization to use the Client Point system, you must contact us to have your password reset or to obtain a new temporary password. Your password must be at least eight (8) characters long and be comprised of at least three of the following four character types: (A) Numeric Characters (B) Uppercase Letters (C) Lowercase Letters (D) Special Characters (ex.- !, ., #, @) Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, and should be memorized rather than written down.

USER SECURITY – You understand the importance of your role in preventing misuse of your accounts through the Client Point system and you agree to promptly examine your paper statement for each of your accounts as soon as you receive it. You agree to protect the confidentiality of you account and account number, and your personal identification information, such as your driver’s license number and social security number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your accounts. If you believe that your password or other means to access your account has been lost or stolen or that someone may attempt to use Client Point without your consent, you must notify FMTC at once by calling during normal business hours or send an e-mail to FMTrust.Support@FMB.com.

PRIVACY – Farmers and Merchants Trust Company knows that our customers’ privacy is both an important and sensitive subject. As such, safeguarding your privacy has always been, and continues to be, one of our highest priorities, whether the information is gathered in person, over the telephone, or via our web site. We have never shared your personal information with third parties, and have no plans to do so, except 1) if you request it, 2) to complete a transaction initiated by you (which may sometimes include disclosure to a credit bureau), or 3) if we are required or allowed by the law, such as to respond to a subpoena or to investigate fraudulent activity. To further protect your confidentiality, we require any organizations to which we provide data to have similar privacy safeguards and contractually only allow them to use our customers’ information for the intended service. You do not have to ask for this confidentiality – it is our standard practice.

If, in the future, we decide that it would be in your interest to share your personal information for any other purpose, you will be informed in advance, and given the opportunity to “opt out”.

The only personal information we have is what you have voluntarily provided to us (e.g., name, address, social security number, etc.) or have obtained in the course of processing an application/request from you (credit history, payment history, financial assets, etc.). While we do not share your information, we may use it to help us better understand your financial needs so we can improve our products and services, or provide you with new ones.

Our standards also apply to the confidentiality of visitors to our website. While we may gather non-specific information such as the date & time our site was visited and the browser used, we do not collect specific information about you in this way. Some areas of our website use “cookies” to allow us to know if you have visited this site before. If you voluntarily send information to us, by e-mail, we will retain the information so that we may respond to your request.

At FMTC, we have taken all practical security measures to ensure that your information is protected. We restrict employee access to your information to a “need to know” basis, strive to maintain the accuracy of your information, and strictly enforce procedures that prevent unauthorized access.

If you any concerns about this statement, or with FMTC’s privacy practices, please e-mail us at FMTrustSupport@FMB.com. We can also be reached by telephone at (562) 499-4821, or by postal mail at Farmers and Merchants Trust Company at P.O. Box 891, Long Beach, CA 90802.

COMMUNICATIONS BETWEEN FMTC AND YOU – You can communicate with us in any one of the following ways:

E-Mail – You can contact us by e-mail at FMTrust.Support@FMB.com

Telephone – You can contact us by telephone at (562) 499-4821 M-F 8am to 5pm

Facsimile – You can contact us by fax at (562) 436-5048

Postal Mail – You can write to us at:

Farmers and Merchants Trust Company
Attn: Online Services
P.O. Box 891
Long Beach, CA 90802

