



Linked Account Agreement

This Linked Account Agreement (the “Agreement”) is by and between the undersigned owners of personal banking accounts and the owner of the business account listed below, including all related authorized users, employees, and agents. This Agreement relates to a service offered by First National Bank of Hartford (“the Bank”) which allows customers to link personal banking accounts and business banking accounts (the “Linking Service”). The Linking Service enables business banking customers to view and potentially initiate transactions from linked personal accounts, and enables personal account holders to view and transact from linked business accounts. By signing this Agreement, the undersigned authorizes the Bank to link the personal and business accounts listed below.

Acknowledgement of Risk. Each signer acknowledges that there are inherent risks in using the Linking Service, which include the potential disclosure of private information to third parties, abuse of the Linking Service by a co-signer under this Agreement, and other related risks.

The undersigned personal account holder(s) also acknowledges that the business account listed below may have more than one “authorized user” who may access any linked accounts, and that any such “authorized user” may be changed without prior notification to the personal account holder(s).

Agreement to Enable Linking. Each signer agrees to:

- a) link the personal account(s) listed below and the business banking account listed below, allowing the undersigned parties access to account information;
- b) hold the Bank harmless from and against any claims or losses arising from any authority provided herein; and
- c) waive any claims for any privacy violations or similar claims based on authority granted under this Agreement.

Authority Granted to Business Account Holder. Each signer on the personal account(s) listed below agrees to give authorized users of the business accounts listed below transactional authority. This means the business account user may view the personal accounts listed below, and may also *initiate transactions from the accounts*. By initialing under this

option, the personal account holder(s) acknowledges that they are allowing authorized users of the business account to authorize debits and withdrawals through online banking or other electronic means.

Signing Authority. Each person signing below certifies that he or she is an authorized signer and is duly authorized to sign documents, conduct banking transactions and otherwise enter into contractually binding arrangements for each account listed herein. Each signer on the business account acknowledges and warrants that they have the authority to bind the business which owns the account listed below, and any agents, employees or related parties, to this Agreement.

Duration of Agreement. This Agreement shall be effective as of the date last signed below. All authority under this Agreement remains effective until the Bank has been contacted by an undersigned party with a request to terminate the Agreement and the Bank has had reasonable opportunity to act on that request.

Personal Account Number

Personal Account Number

Address

Address

City, State, Zip Code

City, State, Zip Code

By:_____
Authorized Signer

By:_____
Authorized Signer

Date:_____

Date:_____

Business Account Number

Name of Company:_____

Company ID:_____

By:_____
Authorized Signer

Date:_____

Last Updated September 2014
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