

I have read and agree to the below Terms and Conditions. Click below to Enroll in Online Banking.

[Enroll in Online Banking](#)

## Mountain Valley Bank Terms & Conditions

Thank you for choosing Mountain Valley Bank Online Banking. To ensure the privacy of your account information and provide you with an understanding of the **Terms and Conditions** of using Mountain Valley Bank's Online Banking product, please read the following statement(s) before proceeding to the Account Information Welcome Page. **Periodically, Mountain Valley Bank may review and make changes to our Terms and Conditions. Every time changes are made, you will be prompted to read the newly revised Terms and Conditions and ACCEPT them to continue using Mountain Valley Bank's Online Banking.**

Please contact us at (423) 949-2146 with any questions.

## ONLINE SERVICES REQUEST & AGREEMENT TO RECEIVE INFORMATION ELECTRONICALLY

Thank you for your interest in Mountain Valley Bank's Online Banking Services. Banking online allows you to make transfers, loan payments, and view your accounts at your convenience. The following agreement will help make Online Banking even easier by allowing us to electronically send you agreements, disclosures, changes, updates and other useful information. Just click the "Agree" button at the bottom of the page and you will receive the necessary disclosures electronically allowing you to access Online Banking and make transfers.

By continuing with your request for Online Banking Services, you agree that we may provide you with this Agreement and any revisions and amendments to this Agreement in electronic form, and that, if you choose to accept the Agreement, you are consenting to enter into and are entering into an Agreement electronically that will govern all future transactions you conduct using the Services and agree to be bound by its terms.

All you need to use the Online Services and to receive this Agreement and any future information is a domestic and secure browser with 128-bit encryption, such as Netscape Navigator (version 4.51 or higher), America Online (version 5.0 or higher) or Microsoft Internet Explorer (version 4.0 or higher). You can use any computer with a modem that accesses the Internet. You must use a Windows or Macintosh operating system.

From time to time, we may deliver certain information to you that is required by law or regulation to be provided to you in writing, or regarding information about our services. By selecting the "Agree" button below, you agree that we may provide you revisions and amendments to this Agreement and such other information, including but not limited to information under Regulation E and under other applicable banking or financial services laws or regulations in connection with the services, electronically as a part of the Agreement or otherwise as a part of the services. If you wish to withdraw consent to receive information electronically, to terminate the services, or to update your information, such as a change of address or email address, you may call us at (423) 949-2147, send a Secure Message within the services, or by sending a letter to Mountain Valley Bank Internet Banking, P. O. Box 729, Dunlap, TN 37327.

You may print and retain a copy of this Agreement or any future information sent to you electronically. You may also obtain a free copy of this Agreement, any amendments to it, and other communications about Online Services in paper form by writing or calling us at the above address and telephone number.