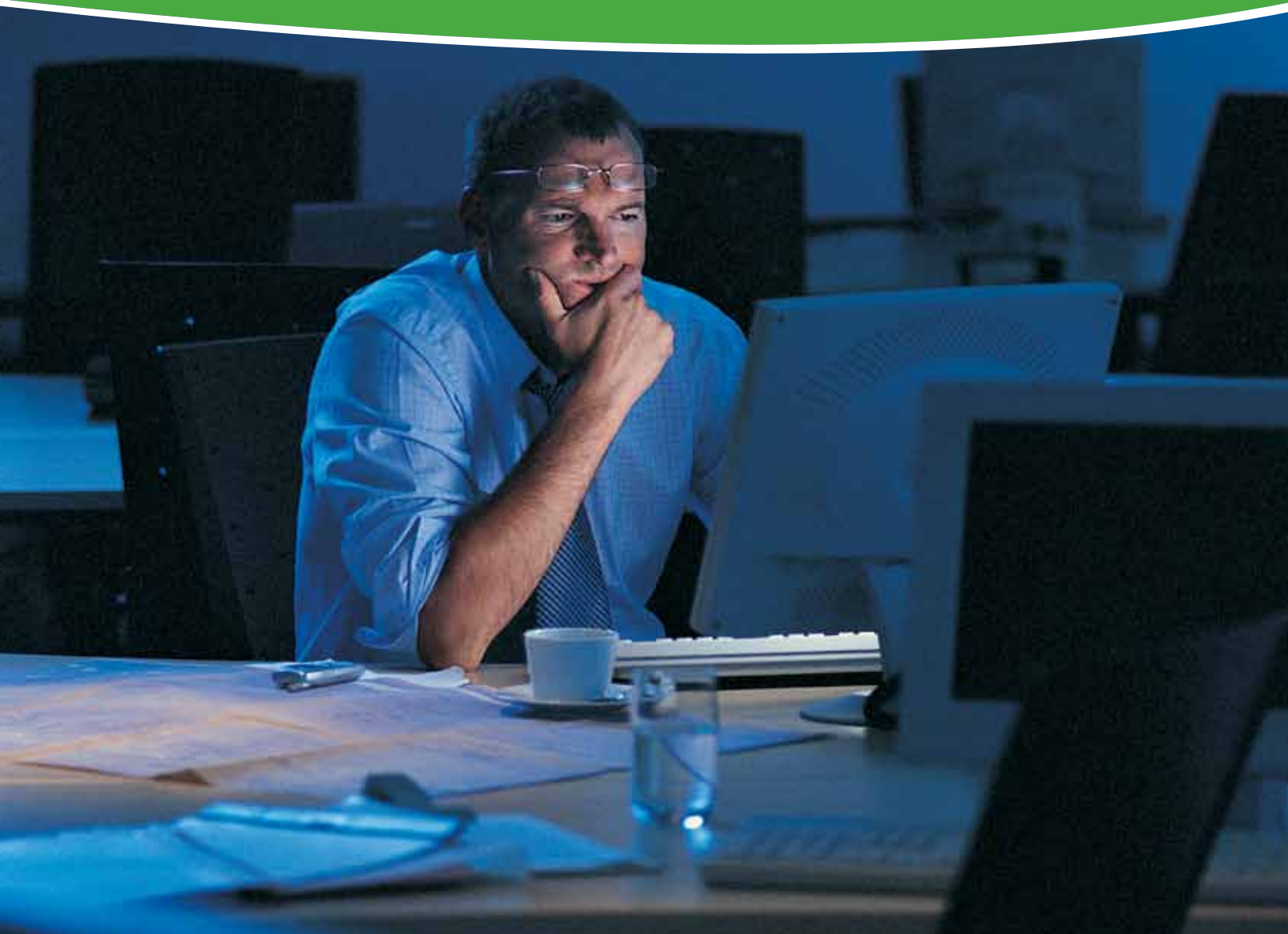


Susquehanna Cash Management/ Internet Banker Resource Guide



Early mornings. Late nights.
And way too many take-out dinners.

Running a business takes energy, determination and sacrifice.

Susquehanna 

Susquehanna Bank

Cash Management/Internet Banker

We are excited to welcome you to the Susquehanna family and look forward to providing your online Cash Management banking service.

At Susquehanna Bank, we make it our business to understand your business. Succeeding in business takes everything you've got. Understanding what it takes is Susquehanna's specialty. That's because we speak your language and know the challenges you face. From cash management solutions to online payroll, our array of services will help keep your business plan on track. And everything's delivered with personal service and local decision-making. To make your transition to Susquehanna go smoothly, we're providing this Resource Guide. As you use this guide, let us know if there's something more we can do to make sure the best banking relationship you have is the one you have with us.

The Frequently Asked Questions (FAQs) found in the guide are designed to point out the differences between your existing Online Banking application and the new Susquehanna program. More general information about online banking, including additional FAQs, Internet Banker demonstrations and a video, can be found at our website, www.susquehanna.net. We encourage you to learn more about Susquehanna's online banking system along with other business banking solutions.

Getting set up: access, login procedures, etc.

To start the process, review and follow the steps below. If you require additional information, you can access our online "Cash Management User Guide" by typing the following URL into your web browser: www.susquehanna.net/cmuserguide.

Access — Cash Management/Internet Banker

Cash Management and personal account customers will have full access to the Graystone Tower Bank online banking system until 5 p.m. EST on Friday, February 17. After 5 p.m. EST, customers will have view-only access to the Graystone Tower online banking system through April 30, 2012. Over the weekend, we will transition Graystone Tower Bank customers to Susquehanna's Internet Banker system, and you'll have access to this system beginning at 8 a.m. EST on Monday, February 20.

Login — Cash Management/Internet Banker

What information you'll need:

- Existing Graystone Tower Bank online banking ID

Where to access Internet Banker

- Log into Susquehanna's Internet Banker at www.susquehanna.net.

What to enter for your Internet Banker ID:

- If your current Graystone Tower Bank online banking ID contains at least one letter, you should enter the same ID with no changes.
- If your current Graystone Tower Bank online banking ID is comprised of all numbers, enter the same ID number, but enter GT in front of the number. For example, if your Graystone Tower Bank ID is 12345678, your Susquehanna Internet Banker ID will be GT12345678.

What to enter for your Internet Banker Password:

- Enter the last four digits of your Social Security number for personal accounts. Enter the last four digits of your Tax ID Number (TIN) if you are logging into your business or cash management account.
- You will be prompted to change your password; Internet Banker passwords must be 6 to 25 characters, with a mix of letters and numbers.

Online Wire Processing

To initiate an online wire transfer, you will need to enter a **wire PIN**. Authorized users should login to the Susquehanna internet banking module to enter that PIN. The wire PIN for all users will be the last four digits of the company Tax Identification Number. If you desire to change this PIN, you may do so within the Manage Settings option.

Token Users

Only customers who use outgoing ACH or wire transfer services will be supplied with a replacement token device. New token devices, along with information on their use, will be mailed prior to the conversion.

Bill Payment Users

Verify Transfer of Information

- Verify that your payee names and addresses and scheduled and/or recurring bill payments and transfers were transferred completely and accurately to Susquehanna Bank's Internet Banker system. The past 18 months of your bill payment history should transfer into the Internet Banker System; please verify that it is complete.

Event Timeline

- Bill Payment will be unavailable starting at 3 p.m. EST on Friday, February 17, 2012.
- Bill Payments will process for payments scheduled through Monday, February 20, 2012.

Important Information for Quicken® or Microsoft Money® Users

To guarantee your database is up-to-date prior to the merger, download your account transactions as close to February 17 as possible, and make a note of your download date.

Quicken® and QuickBooks®

- IMPORTANT—You will not be able to download transactions into Quicken® or QuickBooks® until after Tuesday, February 21, 2012.
- To avoid downloading duplicate transactions into Quicken® or QuickBooks®, select a range of transactions between two dates for your first download after the merger. The "from" date should reflect the next date after your last download was done in the Graystone Tower Bank system. **Please note:** Additional instructions that you must follow to convert your Quicken and QuickBooks to Susquehanna will be posted at the top of the download screen after you log into Internet Banker. Internet Banker uses Intuit's DirectConnect system, which allows a streamlined update process as well as the ability to schedule bill payments and transfers directly from Quicken or QuickBooks.

Additional Information

Deadline for Same-Day Transfers

- Transfers made by 8 p.m. EST on a business day will be posted on that date.

Account History

- Approximately 2 months of checking and savings account history will be converted to Susquehanna. All loan, certificate of deposit and IRA certificate of deposit history will be converted.

eStatements

- If you are enrolled to receive your bank statements electronically, your electronic statements will automatically continue. Susquehanna sends its customers emails notifying them that their eStatements are ready for viewing. Susquehanna's eStatements are available for 18 months after they are produced, and you will be able to view, print or save your eStatement. To save paper, Susquehanna does not mail statements to customers who receive eStatements.

Online Security: Customer Authentication

- Our system will monitor your accounts online for any uncharacteristic activity. If something out of the ordinary is detected, Internet Banker will verify your identity using security questions that you establish when you first log into Internet Banker after the merger. You will also be asked to choose a personal identification image that will be displayed on your login page.

Business Support

In many cases, help is as easy as an online file or download; other times the best resource might be connecting by email or phone to our business services support group using the information below:

- Phone: Business Services Support/Toll-Free: 888.286.3082 — staffed Monday to Friday, 8 a.m. to 5 p.m. EST
- Email: Business-Services@susquehanna.net
- Web Demos/General Information:
 - Go to the home page of Susquehanna Bank (www.susquehanna.net) and click on the "view demo" button located in the Internet Banker Login section, on the top, left-hand side of the page.
 - Or, type in the URL address below to the menu line of your web browser:
<http://www.susquehanna.net/PersonalBanking/onlineServices/OnlineDemos.aspx>
- Online Cash Management/Internet Banker User Guide
 - Our Online "Cash Management User Guide" provides additional detail for the login process, passwords, tokens, ACH and Wire Processing and a whole host of important topics. To access the guide, simply type the following URL into your web browser:
www.susquehanna.net/cmuserguide.

Frequently Asked Questions

General

Question: Am I required to set up a new ID when I log into the system?

Answer: Setting up a new ID is optional with your first login, but we strongly recommend that you do so. The option to set up a new ID will be included on your password change screen with your first login, or you may change it later under the Manage Settings tab. For security reasons we recommend that you do not use your social security number or any part thereof.

Question: How frequently will I see Visa® Check Card activity and deposits posted to my account through Internet Banker?

Answer: Most Visa Check Card transactions can be seen immediately after they have occurred. Deposits processed in the branch will generally be credited to your account the same business day, but may not be viewable on Internet Banker until the next business day. Transactions drawn on Susquehanna Bank, cash deposits and ATM transactions will generally be reflected in your balance immediately.

Question: Is it possible to view an image of my check through Internet Banker?

Answer: Yes. You are able to view check images that post against your account after the merger. Simply click on the check number link located in your Internet Banker account history. Check images that posted to your account prior to the merger will not be available in your online banking account history.

Question: How long will my account history be available in Internet Banker?

Answer: Susquehanna's Internet Banker retains a maximum period of 3 months of account history.

Question: What is the maximum number of times I can try to log in to Internet Banker without getting locked out?

Answer: Users will be locked out after three (3) incorrect login attempts. You may call Business Services Support at 888.286.3082, Monday to Friday from 8 a.m. to 5 p.m. EST. You may also call our Customer Service Center at 800.311.3182 to request that your password be reset; it is staffed Monday to Friday from 8 a.m. to 8 p.m. and Saturday from 8 a.m. to 4 p.m. EST.

Question: What is the inactivity time-out period?

Answer: If you are logged into Internet Banker but not actively using the service, the system will automatically log you out after ten minutes.

Question: What is the cut-off time for Internet Banker transfers?

Answer: Same day transfers completed prior to 8 p.m. EST will be credited the same business day. Transfers initiated after 8 p.m. EST will be reflected in the Internet Banker account history but will not be credited to your account until the next business day.

Note: Semi-annual and Annual transfer frequencies are not available and recurring transfers established using these frequencies will not be converted.

Question: Can I access my Susquehanna accounts via my mobile device?

Answer: Yes, Susquehanna offers both mobile banking and text banking. You must first enroll for mobile/text banking service by logging into Internet Banker, click on the Manage Settings tab,

then Mobile Settings and follow the easy enrollment process. We also offer an iPhone app for download from the iTunes store and will soon be offering a mobile banking app for Android users.

Question: Will the security image I currently have selected on my Graystone Tower online banking be the same with Susquehanna?

Answer: No, you will be prompted to select a new Personal Watermark Image with your first login to Susquehanna's system.

Bill Payment for Business

Question: When are Bill Payment transactions deducted from my account?

Answer: Electronic payments are debited on the payment date selected, and check payments are debited when the check clears your account, just like a check that you write from your checkbook.

Question: What is the cut-off time for processing my Bill Payments?

Answer: Bill Payments scheduled for same day processing and initiated before 3 p.m. EST are sent the same business day, and those initiated after 3 p.m. EST will be processed the following business day.

Question: Are there any Bill Payment fees?

Answer: There are bill payment fees for the following features:

- Gift Checks \$2.99
- Donation Checks \$1.99
- Rush Electronic Payments \$4.95 (2nd business day)
- Rush Check Payments \$9.95 (2nd business day)
- Rush Check Payments \$14.95 (next business day)

For current bill pay customers, the Basic Business Bill Payment and Business Bill Payment Manager fee will be \$4.95 per month through February 15, 2013. Additional fees will apply if you begin using the following bill payment services after February 17:

- Plus — Payroll Deposits* \$6.95 plus \$.50 per file over 15 per month
- Plus — Invoicing and Receivables* \$12.95 plus \$.50 per invoice over 15 per month

**Requires additional agreement. You must have Business Bill Payment Manager in order to use the Plus services. Business fees compound based on the services selected.*

Question: Will my bill payments previously established with Graystone Tower Bank's Online Banking system be available, or will I need to reestablish them?

Answer: All prior bill payment information — including your payees, scheduled payments and 18 months of bill payment history -- will be converted to Susquehanna Bank's Internet Banker system, including your eBill vendors. Going forward, Susquehanna's system will store 18 months of your bill payment history.

Frequently Asked Questions (cont.)

Question: Will the Bill Payment Transfer feature still be available?

Answer: This feature is **not** available within Bill Payment on the Susquehanna system. Your Bill Payment Transfers will be transitioned to regular bill payments and you may manage them from the bill payment menu options available.

Question: What is the maximum payment amount for bill payments?

Answer: The maximum payment amount is capped at \$99,999.99 for both consumer and business customers. Email payment maximum is \$2,500.

eStatements

Question: Will my check images be included in my eStatement?

Answer: Susquehanna does not automatically include check images with its eStatements. However, if you would like to receive your check images with your eStatements, contact Susquehanna's Customer Service Center at 800.311.3182 and they will make this change for you.

Question: Will I have access to my Graystone Tower Bank eStatements after February 17?

Answer: eStatements and check images produced by Graystone Tower Bank prior to the merger will not be accessible through the Internet Banker system. However, customers who need to access Graystone Tower Bank eStatements that were produced prior to the merger will be able to do so through a special link on our website, using your current Graystone Tower Bank login and password. At www.susquehanna.net, you can find this link by selecting the Personal or Business drop-down menu, then Online Banking and Getting Started; the link will be under Additional Resources. Access to these previous statements will be available until April 30, 2012.

Question: Are login tokens available for additional online banking security?

Answer: Yes, we will be providing replacement tokens to Internet Banker Cash Management customers, since they will be required to use a token to access our service. Tokens generate a unique code each time you log in, which is used in conjunction with your password.

Cash Management — Online Services

Question: If I created wire templates in Graystone Tower Bank's online system will they transition to Susquehanna's online banking system?

Answer: Wire templates currently stored within the Graystone Tower Bank system will transition to Susquehanna Bank's online banking system.

Question: My ACH file is created within an accounting/payroll software. What is the process to submit this file to Susquehanna?

Answer: If you are uploading an ACH file created from an accounting or payroll software, you will be able to continue this practice directly via Susquehanna's online banking. For additional details on ACH uploading, please refer to the Cash Management User Guide that can be found on our website at: www.susquehanna.net/cmuserguide.

Question: Will the online ACH and Wire cut-off times be different?

Answer: ACH submission cut-off will remain at 5 p.m. EST. Wire submission cut-off time will remain at 4 p.m. EST.

Note: For additional Cash Management online banking service information, contact your regional Business Services Relationship Manager.

Remote Deposit

Question: How will I process my eZ Deposit (Remote Deposit) item transactions after February 18?

Answer: The expectation is to establish each eZ Deposit customer on Susquehanna's system prior to the merger. If you have not been contacted, please call your cash management sales representative.

Susquehanna at a Glance

Commercial Bank

Susquehanna Bank
1570 Manheim Pike, PO Box 3300
Lancaster, PA 17604-3300
Phone: 800.311.3182
Web: www.susquehanna.net

Insurance

The Addis Group
2500 Renaissance Blvd.
Suite 100
King of Prussia, PA 19406-2639
Phone: 610.945.1019
Web: www.theaddisgroup.com

Wealth Management

Stratton Management Co.
150 South Warner Road
Suite 460
King of Prussia, PA 19406-2826
Phone: 800.578.8261
Web: www.strattonmgt.com


Susquehanna Trust & Investment Co.
1570 Manheim Pike, PO Box 3300
Lancaster, PA 17604-3300
Phone: 866.468.1770
Web: www.susquehanna.net

Valley Forge Asset Management Corp.
150 South Warner Road, PO Box 960
Valley Forge, PA 19482-0837
Phone: 610.687.6800
Web: www.vfam.com

Leasing

Hann Financial Service Corp.
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Jamesburg, NJ 08831-1564
Phone: 609.860.9300
Web: www.hannfinancial.com

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Malvern, PA 19355
Phone: 800.786.0004
Web: www.susquehanna.net/scf

 Susquehanna Branch Location

