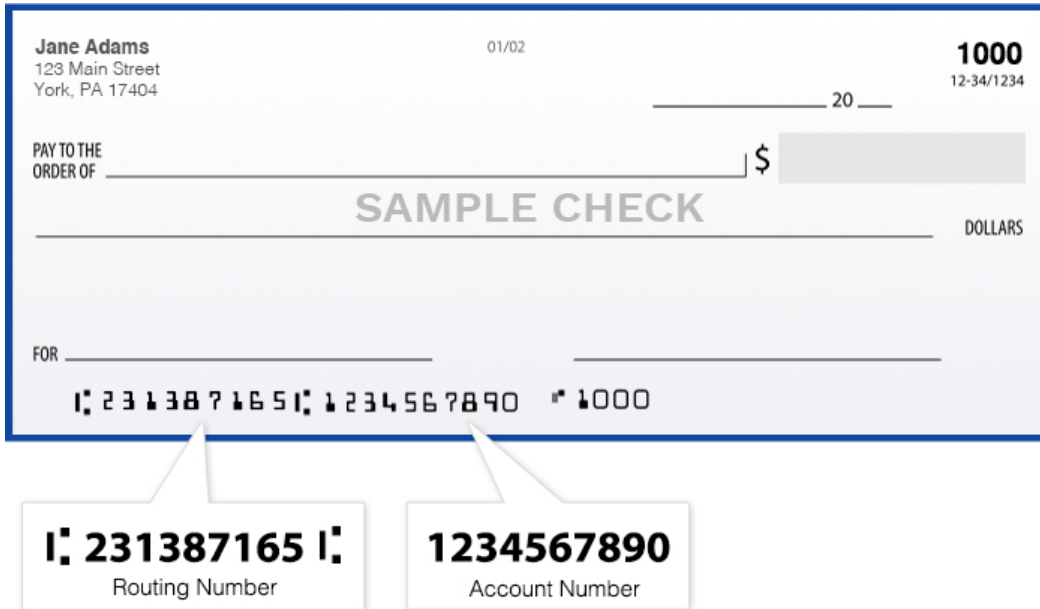


Honat Bancorp, Inc. is pleased to offer electronic ACH (Automated Clearing House) direct deposit for future Honat Bancorp, Inc. dividends. Enrolling means dividends will be deposited into your bank account the day due, eliminating use of paper checks and mail delays. ACH payments provide an alternative to paper checks, affording the following advantages:

- Reduced operating costs through the elimination of paper check handling
- Eliminating the possibility of stolen checks; stop payment charges and check reissue costs
- Reduction of bank service charges and check fraud
- Support our initiative to reduce paper

How Do I Get Started?

Complete and sign the ACH Enrollment Authorization Form. Below reflects where you find the bank routing/account numbers required for enrollment.



Please return the signed ACH Enrollment Authorization Form in the self-addressed envelope included or mail to the following address:

The Honesdale National Bank
Attn: Shareholder Services C/O Trust Dept.
724 Main Street
P.O. Box 350
Honesdale, PA 18431



Honat Bancorp, Inc. ACH Enrollment Authorization Form

I/We hereby authorize Honat Bancorp, Inc. ("HONT") to electronically deposit all future cash dividends into the checking or savings account at the financial institution indicated. HONT is also authorized to initiate any corrections that may be required in connection with such authorization. I/We understand that this arrangement will remain in effect until I/We notify HONT in writing to terminate the authorization.

Please include a voided check (in the case of a checking account) or deposit slip (in the case of a savings account) with this form.

Shareholder Information

Shareholder Name (Print)

Joint Shareholder Name (Print)

Shareholder Signature

Joint Signature

Date

Date

Direct Deposit Account Information

Bank Routing Number

Bank Account Number

Account Checking Savings

Important: Honat Bancorp, Inc. shares titled in joint name (e.g. "and" titling, JT TEN, JTWROS) requires signatures of all owners to authorize enrollment for ACH direct deposit.