

Welcome to Troy Bank & Trust Online!

This agreement shall be the terms and conditions for Advantage Online Banking & Advantage Bill Pay. By receiving and accepting these terms & conditions, you are enrolling into one or more of these services based on your enrollment application.

This Electronic Banking Agreement and Disclosure (the "Agreement") discusses how you can use Troy Bank & Trust Online (the "Service") to obtain information about your accounts, to transfer funds between your accounts, and to request certain other bank services.

It also contains the terms and conditions governing the Service.

If you previously registered for Troy Bank & Trust Online, this version of the Agreement replaces the agreement that you had with us. If you continue to use the Service, you are bound by these terms. Under this updated Agreement, corporate customers can use the Service to transfer funds between their Troy Bank & Trust accounts. IF YOU ARE A CORPORATE CUSTOMER AND DO NOT WISH TO HAVE THE ABILITY TO TRANSFER FUNDS BETWEEN ACCOUNTS USING TROY BANK & TRUST ONLINE, PLEASE CALL US AT 334.807.5110 AND WE WILL REMOVE THAT FUNCTION FROM YOUR SERVICE.

If you use Troy Bank & Trust Online, you thereby indicate your consent to these terms. You may print a copy of this Agreement for your records now, or you can refer to this document in the Online Help section later at your convenience.

SECURITY & PROTECTING YOUR ACCOUNT

Troy Bank & Trust is strongly committed to protecting the security and confidentiality of our customer account information. Troy Bank & Trust uses state-of-the-art technology in the ongoing development of its Online service to ensure this security. We use several different methods to protect your account information: You can only access Troy Bank & Trust Online with certain browsers that have a high security standard.

You must have a valid User ID and Password to logon

Out of Band Authentication is required to login

If no action is taken for 10 minutes, you will be automatically logged off Troy Bank & Trust Online.

Your Responsibility:

You agree....

- * Not to give out your identifying information such as your Password to any other person. The Bank may rely on your User ID to identify you when providing banking services to you.
- * Never to leave your account information displayed in an area accessible by others.
- * Never to leave your PC or device unattended while using Troy Bank & Trust Online.
- * To always exit the system by clicking on EXIT after using Troy Bank & Trust Online.
- * To notify Troy Bank & Trust Electronic Banking Department at 334.807.5110 immediately if you suspect that your User ID or Password has become known to any unauthorized person.

TROY BANK & TRUST ONLINE EMAIL COMMUNICATIONS

Electronic messages sent and received via the "Secure Message" option in Troy Bank & Trust Online (i.e., once your User ID and Password have been accepted by Troy Bank & Trust and your browser shows that a secure connection has been established) are secure. Communications sent over the public Internet are not necessarily secure. Therefore, we will not send, and we strongly suggest that you do not send, any confidential account information unless using the electronic communication options provided in our Customer Service section. You agree that we may take a reasonable time to act on any email. Correspondence that requires expeditious handling -- for example, if you need to report an unauthorized transaction from one of your accounts, or if you need to immediately stop payment on a check you have issued, should be made by calling the Bank (888.258.8769). You agree that Troy Bank & Trust may send you electronic messages about other products or services we offer.

FUNDS TRANSFER SERVICE

If you are a consumer, and you have a User ID and Password from us, you will be able to transfer funds between your Troy Bank & Trust accounts. If you do not want to have the ability to funds transfer between accounts using Troy Bank & Trust Online, or if you want to restrict the accounts from which you can transfer funds using your User ID and Password, call us at 334.807.5110, and we will make the necessary adjustments to this service for you.

Commercial customers must have a User ID linked to account with at least a Funds Transfer activity level to be able to transfer funds between accounts.

The terms that apply to the Funds Transfer Service are set forth more fully below.

ONLINE BANKING FUNDS TRANSFER PROVISIONS

As a Troy Bank & Trust Online customer, you can make immediate transfers between your Troy Bank & Trust deposit accounts (and between your deposit accounts and your Money Market Account) over the Internet. All such transfers are subject to the terms of these Online Banking

Funds Transfer Provisions (the "Transfer Provisions"). You can also use Troy Bank & Trust Online to transfer funds between certain line of credit accounts and your deposit accounts. Transfers are not permitted from one line of credit account to another line of credit account.

By using the Funds Transfer Service (the "Service"), you agree to these Transfer Provisions.

1. General Information.

a. Meaning of Terms. As used in the Transfer Provisions, the following words have the meanings given below. "You" and "your(s)" refer to each person (including any business) who applies to use the Service, and each person who uses the Service with the permission of an applicant. "Business" means any corporation, partnership, limited liability company, sole proprietorship or any other type of entity maintaining a deposit account for commercial purposes.

"We," "us," "our(s)," "Troy Bank & Trust," or "Bank" refer to the Troy Bank & Trust depository institution (such as Troy Bank & Trust, N.A.) that holds an account that is accessed by the Service. "Business Day" means Monday through Friday, except banking holidays.

b. Which Sections of These Provisions Apply to Consumer and Business Customers Exclusion. When using the Service in connection with accounts established primarily for personal, family, or household purposes ("consumer" or "personal" accounts), Sections 1, 2, and 3, (but not Section 4) of these Transfer Provisions apply to you. When using the Service in connection with accounts established primarily for business purposes, Sections 1, 2, and 4 of these Transfer Provisions (but not Section 3) apply to you.

c. Authorization to Charge Accounts. You are responsible for all transfers you or your authorized representative makes using the Service. You authorize us to debit your designated account(s) for any transactions accomplished through the use of the Service (including the transfer of funds from another deposit account or overdraft line of credit that provides overdraft protection, if you have one of those services in effect). You agree that we may comply with transfer instructions entered by any one person using an authorized User ID and Password, notwithstanding any provision that may be contained in other account documentation purporting to require more than one signature to withdraw funds from the account.

If you permit another person to use Troy Bank & Trust Online or give them your User ID or Password, you are responsible for transfers, payments or advances that person makes from the deposit and credit accounts linked to your Service registration even if that person exceeds your authorization.

d. Exclusion of Securities or Commodities Purchases. These Transfer Provisions do not apply to any transfer of funds, the primary purpose of which is the purchase or sale of securities or commodities in or through a Money Market Account.

e. Schedule of Fees for the Funds Transfer Service. Fees applicable to the funds transfer service are disclosed under Charges and Fees below.

2. Online Banking Funds Transfer Service Particulars.

a. Types of Transfers; Posting. You can transfer funds between your Checking and Savings accounts using Troy Bank & Trust Online, and between your deposit accounts and your Money Market Account. (For more information on transfers from your Money Market Account, please see the section above titled.) All such transfers are effective when you complete the transaction online.

You can also transfer funds between your deposit accounts and certain line of credit accounts using Troy Bank & Trust Online. Transfers to a line of credit account will not be reflected in your line of credit account until the business day following the day on which you complete the transaction. You cannot transfer funds between line of credit accounts using the Service.

b. Limits On Transactions. There is a maximum dollar limit on any transfer equal to the available balance in your account plus the available balance or credit balance in any other account or line of credit attached to the deposit account to provide overdraft protection.

c. Availability. Funds must be available in the account from which you wish to transfer funds on the date you enter the transaction.

d. Restrictions on Transfers from Savings and Money Market Accounts. If your transactions exceed the limits set forth in your current account terms and conditions, we will charge you the stated fee noted in the most current account terms and conditions. If you have any questions regarding your account type fees, you may contact a bank representative at 334.566.4000.

e. Insufficient Funds to Complete Transfer. If your account does not have sufficient funds to complete a transfer as of the date the transfer is scheduled to be made, the transfer may not be completed, but if we do complete the transfer as an accommodation to you, you are responsible for any overdraft created.

f. Correcting or Canceling Your Transfer. You cannot cancel your transfer after it has been entered in Troy Bank & Trust Online and the information transmitted to us. You can correct information about a transfer before you send us the information, and you can use Troy Bank & Trust Online to reverse a transaction after it has been entered.

g. Internal Account Transfers. These accounts reside at Troy Bank & Trust but are owned by other online banking users. Internal Account Transfers are only available to consumer checking and savings accounts. Internal Transfer accounts are only available in Online Banking to transfer money to and there are no other Online Banking functions, balance inquiry or transaction history that can be performed once added. The non-owned Internal Transfer accounts are added by the authority granted by the TB&T accountholder to the Online Banking user in which they provided their account number and account type to transfer funds to their account. The bank does not obtain or retain written authorization for the Internal Transfer accounts to be added to Online Banking accounts since the accountholder is authorizing the Online Banking accountholder to transfer money into their account.

h. External Account Transfers. These accounts reside at other Financial Institutions and can be owned by you or others. Online Banking account users are required to accept the External Account Transfer Terms and Conditions within Online Banking before accessing the option for External Account Transfers. A copy of the External Account Transfer Terms and Conditions can be found on our website under Online Banking.

i. Documentation and Verification of Transfers. The date and amount of transfers made through Troy Bank & Trust Online will be shown on the Transaction History screen of Troy Bank & Trust Online, and will also be shown on your printed statements for the accounts from which and to which the transfer is made. Please be aware that any Internal Account Transfer made will display the account number the transfer originated from and originated to on the account statement for both accounts involved in the account transfer. This includes any transfers you authorize money transferred to an Internal Account in which you are not an account owner in which you have set up in your Online Banking account as an Internal Transfer Account. For more information, please reference the section regarding Internal Account Transfers.

j. Address and Telephone Number for Notification of Unauthorized Use. If you believe your User ID or password has become known by an unauthorized person, or that someone has transferred money without your permission, call Troy Bank & Trust immediately at: 888.258.8769, 334.566.4000 or write to: Troy Bank & Trust, P O Box 967, Troy, AL 36081. If you suggest that an unauthorized transfer may have occurred, we may require you to sign an affidavit.

Also contact us with any other questions or problems that you may have regarding the Service, including:

* You have a problem with a transfer you authorized, or your statement reflects a transfer you think is in error.

* You need to obtain documentation concerning a transfer previously issued from your account. (There may be a fee for these requests, as disclosed in the Schedule of Fees at the end of this Agreement).

k. Disclosure of Account Information. We may disclose information to third parties about your account or the payments or transfers you make:

* When necessary for verifying or completing payments or transfers, or to resolve a problem related to a payment or transfer;

* To verify the existence and status of your account for a third party such as a credit bureau or merchant;

* At the Bank's discretion, to any of our subsidiaries or affiliates;

* If you give us your written (including electronic message) permission; or

* As otherwise permitted or required in the Bank's Deposit Agreement and Disclosures or other applicable agreements, or by law or government regulations.

3. Additional Provisions Applicable Only to Business Accounts.

When you transfer funds using Troy Bank & Trust Online in connection with business accounts, the information in this Section 4 applies to you.

a. Enrollment Form and Certification of Authority. Before using the Service, you must execute and deliver to us a User Identifier Enrollment Form, which includes a Certification of Authority. This enrollment form is incorporated by reference as part of this Agreement. Only a person whose User ID has a "Financial Transaction" or "Bill Payment" activity level may sign up for the Troy Bank & Trust Online Funds Transfer Service.

b. Protecting Your User ID and Password. You agree to: (1) keep your User ID and Password secure and strictly confidential, each authorized signer must have their own User ID and Password to access your account(s); (2) instruct each person who has a unique User ID and Password to not disclose them to anyone. The Bank shall have no liability to you for any unauthorized payment or transfer made using your User ID and Password that occurs before you have notified us of possible unauthorized use and we have had a reasonable opportunity to act on that notice. We reserve the right to suspend or cancel your User ID and password, even without receiving such notice from you, if we suspect they are being used in an unauthorized or fraudulent manner.

c. Your Obligation to Examine Records And Report Discrepancies. The Bank provides no separate written confirmation of individual payments or transfers. Confirmation is provided through online information available from the Service and through your periodic mailed account statements. You agree to examine your statement promptly and to notify us immediately of any discrepancy between the statement and your other account records.

You also agree to notify us immediately of any discrepancy you may find in reviewing online information. In no event shall the Bank be liable for interest compensation as

described below, unless we are notified of a discrepancy within 30 days from the date of your first statement reflecting the discrepancy.

d. Acknowledgment of Commercially Reasonable Security Procedures. By using the Service, you acknowledge and agree that this Agreement sets forth security procedures for electronic banking transactions which are commercially reasonable. You agree to be bound by any instructions, whether authorized or unauthorized, which we implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use as described above (and we have had a reasonable opportunity to act on such notice).

e. Limitation of Bank's Liability. If we fail or delay in making a payment or transfer pursuant to your instructions, or if we make a payment or transfer in an erroneous amount which is less than the amount per your instructions, unless otherwise required by law our liability shall be limited to interest on the amount which we failed to timely pay or transfer, calculated from the date on which the payment or transfer was to be made until the date it was actually made or you canceled the instructions. We may pay such interest either to you or the intended recipient of the payment or transfer, but in no event shall we be liable to both parties, and our payment to either party shall fully discharge any obligation to the other. If we make a payment or transfer in an erroneous amount which exceeds the amount per your instructions, or if we permit an unauthorized payment or transfer after we have had a reasonable time to act on a notice from you of possible unauthorized use as described above, unless otherwise required by law our liability shall be limited to a refund of the amount erroneously paid or transferred, plus interest thereon from the date of the payment or transfer to the date of the refund, but in no event to exceed 60 days' interest. If we become liable to you for interest compensation under this Agreement or applicable law, such interest shall be calculated based on the average federal funds rate at the Federal Reserve Bank in the district where the Bank is headquartered for each day interest is due, computed on the basis of a 360-day year.

Unless otherwise required by law, in no event will the Bank be liable to you for special, indirect or consequential damages including, without limitation, lost profits or attorneys' fees, even if we are advised in advance of the possibility of such damages.

MISCELLANEOUS PROVISIONS RELATED AGREEMENTS

Your Troy Bank & Trust accounts accessed by Troy Bank & Trust Online continue to be governed by the following Troy Bank & Trust agreements and documents, as they are amended from time to time: (1) Deposit Agreement and Disclosures, (2) the applicable Personal or Business Schedule of Fees, (3) the applicable Miscellaneous Fees for Personal or Business Accounts, and, for Money Market Accounts, your Money Market Account Customer Agreement. If you have overdraft protection or credit card accounts that are accessed by the Service, they continue to be governed by the applicable agreements you have with Troy Bank & Trust. If any inconsistency exists between such other documentation and this Agreement, then this Agreement shall control to the extent of the inconsistency.

OUR ABILITY TO TERMINATE SERVICES

You are responsible for complying with all the terms of this Agreement and with the terms of the agreements governing the accounts to or from which transfers are made using the Service. We can terminate your electronic banking privileges under this Agreement without notice to you if you do not pay any fee when due, or if you do not comply with any agreement governing your accounts, or if any such account is not maintained in good standing.

We can also terminate the Service if we believe that an actual or potential unauthorized use of your User ID, Password or account may be occurring.

Troy Bank & Trust reserves the right to terminate your access to the Troy Bank & Trust Online Service or any portion of it in its sole discretion, without notice and without limitation, except as may be required by law.

AMENDMENT

We can amend this Agreement upon notice to you, which you agree may be sent by email. Any notice will be effective not later than ten (10) days after we send the notice (unless a law or regulation requires a longer notice period), whether or not you have retrieved the notice by that time.

NEW SERVICES

We may, from time to time, introduce new services that are part of Troy Bank & Trust Online. We will update this Agreement to notify you of these new services. By using Troy Bank & Trust Online after those new services become available, you agree to be bound by the terms contained in the revised agreement.

VIRUS PROTECTION

You agree that Troy Bank & Trust is not responsible for any electronic virus that you may encounter using Troy Bank & Trust Online. We encourage you to routinely scan your device using any reliable commercially available virus protection product to detect and remove any viruses found. Undetected or unrepaired, a virus may corrupt and destroy your programs, files and even your hardware.

OUR LIABILITY

Except as specifically provided in this Agreement or where the law requires a different standard, you agree that Troy Bank & Trust Corp. nor any of its subsidiaries or affiliates (collectively, "Troy Bank & Trust") nor any third party service providers engaged by Troy Bank & Trust to perform any of the services connected with Troy Bank & Trust Online shall be responsible for any damages, loss, property damage or bodily injury, incurred as a result of your using or attempting to use the Troy Bank & Trust Online Service, whether caused by the equipment, software, Internet browser

providers such as Microsoft (Microsoft Internet Explorer browser), Internet access providers or online service providers or an agent or subcontractor of any of the foregoing. Nor shall Troy Bank & Trust or any third party service providers engaged by Troy Bank & Trust be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software, Troy Bank & Trust Online or Internet browser or access software, or from the unavailability of Troy Bank & Trust Online or for any errors in information provided through that service.

CHARGES AND FEES

Customer Service requests for which you may be charged by Troy Bank & Trust includes: ordering copies of checks, copies of statements or other requests made through the 'Send a Request' option. These service requests are subject to Troy Bank & Trust's normal service charges that were disclosed at account opening and in any subsequent editions of or amendments to your Schedule of Fees brochure. Please refer to the latest version of your Schedule of Fees & Disclosure document and any applicable amendments.

Transfers of funds using Troy Bank & Trust Online are free except as follows. If you have a Money Market Account, the number of transactions that you are allowed during a monthly statement cycle is limited. Transfers through Troy Bank & Trust Online are counted, and if you exceed the total number of authorized transactions for those accounts, your account will be charged as stated below. If a transfer from a deposit account draws funds from an overdraft line of credit, or you directly make a transfer from your line of credit, you may be charged a fee for each advance, as stated in your line of credit agreement.

On Money Market Savings accounts, the number of transfers that you are allowed during a monthly statement cycle are limited. Transfers through Troy Bank & Trust Online are included, and if you exceed the total number of authorized transactions for these accounts, your account may be charged an excessive activity fee. The fees are as follows:

Regular Savings

After two withdrawals per monthly statement cycle: \$5.00*

Money Market Savings

After six pre-authorized transfers or third party payments per monthly Statement cycle, each: \$15.00

*includes withdrawals and transfers at ATMs, teller lines, by telephone, or any other electronic means.

ENTIRE AGREEMENT

This Agreement, as it may be amended from time to time, and if you are a business customer, our User ID, Agreement and Disclosure and the User Identifier Enrollment Form, contain the entire understanding between you and Troy Bank & Trust concerning the Troy Bank & Trust Online service, and supersedes any verbal conversations, other communications, and previous agreements, if any.

YOUR AGREEMENT TO THESE TERMS AND CONDITIONS

Your registration for Troy Bank & Trust Online confirms (1) your agreement to be bound by all the terms and conditions of this Agreement; and (2) your acknowledgment that you received and understand the terms of this Agreement.

ADVANTAGE ONLINE BILL PAY DISCLOSURE

Bill Paying Agreement/Disclosure

This is your bill paying agreement with Troy Bank & Trust. You may use Troy Bank & Trust's bill paying service, Advantage Online Bill Pay to direct Troy Bank & Trust to make payments from your designated checking (account) to the Merchants you choose in accordance with this agreement. The terms and conditions of this Agreement are in addition to the Account agreements, disclosures and other documents in effect from time to time governing your Account (the Account Rules). "You" or "your" means each person who signs the bill paying enrollment form or is otherwise authorized to use the Service. "Merchant" means anyone, including the Financial Institution, you designate and the Financial Institution accepts as a payee.

How to setup Merchants/Payments

If you want to add a new Merchant to your list of authorized payees, you can submit your request by using the "Add/Edit Payees" button on the Internet. You may add a new fixed payment to a Merchant, only if the Merchant is on your authorized list of payees, by accessing the Service and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using the Service. The Financial Institution reserves the right to refuse the designation of a Merchant for any reason.

The Financial Institution is not responsible if a Bill Payment cannot be made due to incomplete, incorrect, or outdated information provided by you regarding a Merchant or if you attempt to pay a Merchant that is not on your Authorized Payee list.

Accessing the Service

In order to access this service, you must be a current Advantage Online Banking customer with a Login ID and Password. You will use this information to access your Online Banking account and click on Bill Payment to access your Online Bill Pay account.

Each time you access the Service, you will be asked to enter your Login ID and Password. Correct responses will give you access to the Service.

The Bill Paying Process

The Financial Institution will process variable payments on the business day (generally Monday through Friday, except holidays) you designate the bill is to be processed, provided the payment request is received prior to the cut-off time set by the Financial Institution, 9:00 am CST. Variable bill requests received after the business day cut off time or at any time on a non-business day will be processed on the next business day. The Financial Institution reserves its right to change the cut-off time by giving you notice if it changes.

FOR RECURRING PAYMENT REQUESTS, IF YOU DESIGNATE A PROCESSING DATE OF THE 28TH THROUGH THE 31ST OF A MONTH, PROCESSING WILL BE INITIATED ON THE LAST CALENDAR DAY OF THE MONTH. Otherwise, recurring payment requests will be processed on the dates you have designated, unless such date falls on a non-business day resulting in your payment being processed on the next business day. Bill Payments are processed on the day you select as a Scheduled Payment Date.

When scheduling Bill Payments, you must select a Scheduled Payment Date that is no later than the recommended time frame for delivery on Check payments (five (5) Business Days) or Electronic payments (three (3) Business Days) before your actual Due Date. If the actual Due Date falls on a non-Business Day, you must select a Scheduled Payment Date that adds a minimum of at least one (1) Business Day, more days are necessary for multi-day federal holidays, to the recommended time frame for delivery of Check and Electronic Payments. Scheduled Payment Dates and recommended delivery times should be prior to any late date or grace period. The Service will not be responsible for any finance charges or penalties incurred for late payments that were due to invalid information entered by the user such as Merchant

address or user account number at the merchant. The Service will be responsible for any changes to Merchants made in error by the Service. ***Due to circumstances beyond our control, some Merchants take longer to post payments than others. We suggest sending your first payment with more than enough time to post before the Due Date. After your first payment has posted you will have a better understanding of how much time to allow for each Merchant.***

When you have scheduled a payment, you authorize the Financial Institution to debit your Payment Account and remit funds on your behalf. You certify that your Payment Account is an account from which you are authorized to make payments and any payment you make will be debited from this account. You also authorize the credit of returned payments from using the bill payment Service.

The bill payment Service will incur no liability and a Service Guarantee shall be void if the bill payment Service is unable to complete any payments initiated because of any of the following:

1. You have not provided the bill payment Service with the correct payment account information, or the correct name, address, phone number, or account information for the Merchant upon initiation of the payment;
2. Circumstances beyond the control of the bill payment Service (such as, but not limited to, fire, flood, or interference from an outside force) prevents the proper execution of the transaction and the bill payment Service has taken reasonable precautions to avoid those circumstances;
3. The payment processing center is not working properly and you know or have been advised by the bill payment Service about the malfunction before you execute the transaction;
4. If through no fault of the Service, your account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account; and/or
5. You attempt to pay a Merchant that is not on your authorized Payee list.

Provided none of the foregoing circumstances are applicable, the Service will bear responsibility for any late payment related charges up to \$50.00 should a Bill Payment post after its Due Date as long as the Bill Payment was scheduled in accordance with the guidelines described under "The Bill Paying Process". The Service will first attempt to have the fee waived at the payee and if unsuccessful the fee will be reimbursed up to \$50.00.

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all Bill Payments requested, as well as, any other payment obligations you have to the Financial Institution. The Financial Institution reserves the right, without liability, to reject or reverse a Bill Payment if you fail to comply with this requirement or any other terms of this agreement. If you do not have sufficient funds in the Account and the Financial Institution has not exercised its right to reverse or reject a Bill Payment, you agree to pay for such payment obligations on demand.

You further agree the Financial Institution, at its option, may charge any of your accounts with the Financial Institution to cover such payment obligations.

The bill payment Service reserves the right to select the method in which to remit funds on your behalf to your Merchant.

Any Bill Payment can be changed or canceled, provided you access the Service prior to the cut-off time on the business day prior to the business day the Bill Payment is going to be initiated.

Financial Institution uses a third party to provide the Service. FIS Global (FIS) is the third party who Financial Institution has contracted with to provide the Service to its customers. FIS is not affiliated with or a part of Financial Institution. FIS is a third party beneficiary to this Agreement.

Returned Payments

In using the Service, you understand that the Service and/or the United States Postal Service may return payments for various reasons, such as, but not limited to, the Service account number is not valid; the Service is unable to locate account; or Payee account is paid in full. The Service will use its reasonable efforts to research and correct the returned payment, or void the payment and credit your Payment Account. You may receive notification from the Service.

Liability

You are solely responsible for controlling the safekeeping of, and access to, your Login ID and Password. You are liable for all transactions you make or that you authorize another person to make even if that person exceeds his or her authority. If you want to terminate another person's authority, you must notify the Financial Institution and arrange to change your Password. You will be responsible for any Bill Payment request you make that contains an error or is a duplicate of another Bill Payment. The Financial Institution is not responsible for a Bill Payment that is not made if you did not properly follow the instructions for making a Bill Payment. The Financial Institution is not liable for any failure to make a Bill Payment if you fail to promptly notify the Financial Institution after you learn that you have not received credit from a Merchant for a Bill Payment. The Financial Institution is not

Fees

The fee for the Bill Paying Service is zero per month, for an unlimited number of monthly payments.

Additional Charges for Customer requested Services and Other Items

These charges will only be assessed if you request one or more of the services listed here. There will be NO Charge for any item if needed to correct a Financial Institution error.

Return Check due to Subscriber Error.....	\$ 5.00
Check Copy Mailed or Faxed to Subscriber or Bank	\$ 5.00
Check Copy Mailed to Merchant.....	\$ 7.00
Stop Payment	\$ 25.00
Return ACH items due to Subscriber or Bank Error.....	\$ 10.00
Special/Custom Report Charge	\$ 25.00
Research Fee for items over 8 months old	\$ 25.00

The Financial Institution reserves the right to charge you for research time involving payments no longer available in your screen history. You will be informed of any such charges before they are incurred.

Some Bill payments are processed by Electronic Fund Transfers (EFT). Please see the Electronic Fund Transfers Disclosure Statement included, or, received when you opened your account, which discloses important information concerning your rights and obligations.

I HAVE READ AND UNDERSTAND THE FOREGOING AGREEMENT AND AGREE TO BE BOUND BY ALL ITS TERMS.
Rev 06/2020



responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be the Financial Institution's agent. In any event, the Financial Institution will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this Agreement or the Service, even if the Financial Institution has knowledge of the possibility of them. The Financial Institution is not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond the Financial Institution's reasonable control.

Amendment and Termination

The Financial Institution has the right to change this Agreement at any time by notice mailed to you at the last address shown for the Account on the Financial Institution's records, by posting notice in branches of the Financial Institution, or as otherwise permitted by law.

The Financial Institution has the right to terminate this Agreement at any time. You may terminate this Agreement by written notice to the Financial Institution. The Financial Institution is not responsible for any payment made before the Financial Institution has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by the Financial Institution on your behalf.