



Customer Driven. Community Focused.®

BillPay Expedited Payment Service Agreement Terms and Conditions

BY CLICKING, "I ACCEPT" YOU AGREE TO BE BOUND BY AND FULLY COMPLY WITH ALL PROVISIONS OF THIS BILLPAY EXPEDITED PAYMENT SERVICE AGREEMENT.

This BillPay Expedited Payment Service Agreement ("Agreement") represents the terms and conditions governing the BillPay Expedited Payment Service in conjunction with your use of BillPay Service ("Service").

The words "we", "us" or "our" includes any agent, independent contractor, designee, or assignee that Citizens Alliance Bank involves in the provision of the Expedited Payment Service. The words "you" or "your" mean you and any person authorized by you to access the BillPay Expedited Payment Service. Please review this entire document to ensure that you understand the full scope of rights and responsibilities associated with the BillPay Expedited Payment Service. Unless otherwise defined herein, all capitalized terms used in this Agreement shall have the same meanings as defined in the BillPay Services Agreement, as applicable.

You should reference the Agreement for information on what to do if you believe there is an error in the Service or have a claim related to the Service.

Description of Service

BillPay Expedited Payment Service allows you to submit payments to Payees via expedited means, within the parameters of the Service and other parameters established by participating Payees receiving these payments. The available services shall include electronic payments as well as paper check payments funded from your Account.

Payments that you initiate using BillPay Expedited Payment Service will be processed by the Bank in an expedited manner. You will receive an explicit delivery confirmation receipt for each expedited payment made. For electronic transactions, delivery time may be same-day, next-day or later depending upon the time of day, the Payee capabilities, and other factors. For overnight checks, expedited payments initiated prior to the daily cutoff time will be delivered the next Business Day.

Expedited Payments submitted without complete or accurate information may be rejected or may not be processed timely. Expedited Payments submitted by you on a non-Business Day or submitted by you after the Payee's daily cutoff time will be posted the following Business Day. You will be charged a fee for each expedited payment you submit, regardless of whether the payment was properly submitted.

This is NOT a "pay anyone" service where you can make payments to any payee; with this Service you can only make Expedited Payments to those Payees that participate in the Service. Expedited payments are also subject to the rules of each Payee as to how they process expedited payments they receive.

Electronic Communication

The Service is an extension of the BillPay Services Agreement. Therefore, you understand that this Agreement will be entered into electronically. The consent to receive electronic consumer disclosures applies to all future required consumer disclosures and any amendments, modifications or supplements in connection with the Service. You can update your electronic contact information and/or withdraw your consent to having this information provided to you electronically by contacting the Bank by telephone at (844) 772-4258. However, by doing so you understand that the Bank will terminate your right to use the Service. To reenroll in the Service, you will need to contact the Bank by telephone at (844)772-4258.

We will deliver your records electronically for funds transfers and other transactions through the Service, including but not limited to, confirmations of individual transactions, and any other communication related to the Service. You understand we will deliver to you electronically any customer service communications, including but not limited to, communications with respect to claims of error or unauthorized use of the Service.

Hours of Access

You can use the Expedited Payment Service seven (7) days a week, twenty-four (24) hours a day. However, some or all services may not be available occasionally due to emergency or scheduled system maintenance, updates or repairs or for other reasons beyond our control. Expedited Payments are only processed on Federal Reserve business days.

Fees

The Service is a transaction-based service. For each electronic Expedited Payment, a \$30.00 Fee will be added to the amount of the transaction. There are no monthly or recurring fees associated with the Service. You may also request to send an overnight check for a \$30.00 Fee.

Periodic Statements

You will not receive a separate statement for transactions conducted through the Service. These transactions will be noted on your regular periodic bank statement.

Liability Limitations

If we do not complete a properly-submitted Expedited Payment on time or in the correct amount according to our Agreement with you, we will be liable for any late fees and/or finance charges assessed against you for the late posting of such payment, excluding any fees or charges assessed on your total outstanding balance with that merchant. We will not be liable for consequential damages that might arise from the payment not arriving on time. Additionally, there are other exceptions in which the Bank will not be liable, for instance:

- If you did not provide us accurate information to successfully complete the payment,
- If you do not have enough money in your account to complete the transfer,
- If you are unable to schedule a payment because you have exceeded the daily risk management limits,
- If you are unable to schedule a payment because the merchant does not participate in this Service,
- If you are unable to schedule a payment because the system is unavailable; and/or
- If you schedule the payment for an incorrect amount.

Expedited Electronic Payments are available for a limited number of payees. Availability of these options will be limited based on biller capabilities, time of day, payment delivery mechanisms and other factors. Expedited

overnight checks will be unavailable for delivery to P.O. Box addresses or locations in Alaska, Hawaii, or any foreign or U.S. territory outside of the contiguous 48 states and the District Columbia.

Due to the inherent need to expedite the payment, payment instructions will be completed immediately upon submission of a request from a User. The User will not have the ability to edit or cancel the payment instructions after the payment request has been confirmed by the Bank.

Hardware and Software Requirements

To receive access to and retain this terms and conditions disclosure you must have access to:

- A current version of an Internet browser we support,
- A connection to the Internet,
- A current version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader),
- A computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print and retain records on paper and electronic storage if you wish to retain records in electronic form, and
- You must have access to an active email account.

In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or hand-held devices.

I acknowledge electronic receipt of the BillPay Expedited Payment Service Agreement associated with Citizens Alliance Bank Expedited BillPay Service and agree that I have read and will abide by this Agreement. I also agree that Citizens Alliance Bank does not need to provide me with an additional paper, non-electronic, copy of this Agreement unless specifically requested. Further, I understand that a copy of this Agreement can be printed by using my browser's print command and a printer.

August 2016