

Bill Pay Agreement and Disclosure Addendum to Online Banking Agreement and Disclosure

Introduction:

CUSB Bank endeavors to provide you with the highest quality bill paying service ("Bill Pay") available. You may use CUSB Bank Bill Pay to direct CUSB Bank to make payments from your designated checking account to the "Payees" you choose in accordance with this agreement. By enrolling in the Bill Pay, you agree to all the terms and conditions contained in this Agreement and Disclosure (the "Agreement"). You agree this is an addendum to the Online Banking Agreement and disclosure and that those terms are still in effect.

We may offer additional bill paying services and features in the future. Any such added bill paying services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new bill paying service or feature is added and/or at the time of enrollment for the feature or service, if applicable. From time to time, we may amend these terms and modify or cancel the bill paying service we offer without notice except as may be required by Law.

Service Fees

Gift Check \$2.99

Rush Payment

Overnight Delivery \$14.95

2nd Day Delivery \$9.95

The Bill Paying Process

Single Payments** – A single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's processing date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by the CUSB Bank, is currently **2:00 p.m. (Central Time)

A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's processing date, the payment will be

processed on the first business day following the designated processing date.

***Recurring Payments** – When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a processing date is calculated for the next occurrence of the payment. If the calculated processing date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:*

- If the recurring payment's "Pay Before" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date prior to the calculated processing date.*
- If the recurring payment's "Pay After" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date after the calculated processing date.*

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***Note:** If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated processing date, then the last calendar day of that month is used as the calculated processing date.*

Single and Recurring Payments

The system will calculate the Estimated Arrival Date of your payment. This is only an estimate, so please allow ample time for your payments to reach your "Payees".

Cancelling a Payment

A bill payment can be changed or cancelled any time prior to the cutoff time on the scheduled processing date.

Liability

- You are solely responsible for controlling the safekeeping of and access to your password.*
- If you want to terminate another person's authority to use the bill pay service, you must notify CUSB Bank 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.*
- *We reserve the right to refuse the designation of a "Payee" for any reason.*
- *CUSB Bank is not responsible for payments that can not be made due to incomplete, incorrect, or outdated information.*

- *CUSB Bank is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.*
- *CUSB Bank is not liable for any failure to make a bill payment if you fail to promptly notify CUSB Bank after you learn that you have not received credit from a "Payee" for a bill payment.*
- *CUSB Bank is not 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 CUSB Bank's agent.*

Amendment

CUSB Bank has the right to change this agreement at any time by notice mailed to you at the last address shown for the account on CUSB Bank records, by posting notice in branches of CUSB Bank, or as otherwise permitted by law.

Termination

- *CUSB Bank has the right to terminate this agreement at any time.*
- *You may terminate this agreement by written notice to CUSB Bank.*
- *CUSB Bank is not responsible for any fixed payment made before the CUSB Bank has a reasonable opportunity to act on your termination notice.*
- *You remain obligated for any payments made by CUSB Bank on your behalf.*