

ONLINE BILL PAY SERVICE AGREEMENTS AND DISCLOSURES

Please read this document carefully. Each time you utilize the ISB Bill Pay service, ISB accounts(s), or authorize anyone else to access your ISB account(s) through Intercity Online (IOL) or ISB Bill Pay service, you agree to be bound by the terms and conditions of this Agreement and Disclosure. All current and future signers are jointly and severally liable. Each of your accounts at ISB is also governed by the applicable account disclosure/agreement and Truth-In-Savings disclosure you received when you opened your account, prior receipt of which you acknowledge.

- **TERMS USED.** "We", "our", "us" and "the Bank" refer to Intercity State Bank. "You" and "your" refer to a customer of the Bank, account owner, joint owner, or anyone authorized by the customer to use the account. "Payee" refers to the merchants or other parties you are paying with Bill Pay service. The term "Business Day" means Monday through Friday, excluding Federal Holidays.
- **ELIGIBILITY.** You must be an authorized signer/owner of an ISB Personal checking account. The Bank reserves the right to refuse or terminate any customer's Bill Pay service.
- **CHARGES AND FEES.** At the present time, Bill Pay is offered without a monthly service fee. We reserve the right to impose and/or change the fee amount at anytime. We will notify you of any changes as required by law.
- **STOPPAYMENTS.** Stopping the payment of a check is different from the cancellation of a bill payment. Once the bill payment has been debited from your account, you CANNOT cancel or stop a bill payment on your account. You may be able to stop an Intercity State Bank Online (IOL-B) bill payment paid by paper draft by contacting Intercity State Banks Bookkeeping Department at (715) 359-4231 before the paper draft has cleared. (You will have to contact us by telephone to determine if the paper draft has cleared) If the paper draft has not cleared, we will immediately process your stop-payment request.
-We will notify you immediately if the paper draft has already cleared. To be effective, the stop payment request must precisely identify the name of the payee, the payee-assigned account number, the amount and scheduled date of the payment, and the ID number from the Bill Payment View Posting Screen. We will charge our current stop payment fee for stopping payment of an Intercity State Bank Online (IOL-B) Bill Payment in addition to our normal payment charge to your account. Additional limitations on our obligation to stop a payment are provided by law.
- **CANCELLATION.** You can cancel your Bill Pay service at anytime by e-mailing a Personal Banker at Personalbanker@intercitystatebank.com or calling (715)359-4231, during normal business hours. Payments that are pending will not be processed if you cancel your service. If you do not access Bill Pay for a period of six consecutive months, your access privileges may be cancelled.

• **DUE DATE.** You must select the date you want the payment processed. We recommend allowing a minimum of 7 to 10 business days for payment processing. In addition to the time it takes for the US Postal Service to deliver your payment, the bank requires 1 to 2 business days for processing. (Example: A request made on Friday after 5:00 pm will not be processed until Tuesday morning, i.e. 5 days. Then if it takes 7 days for mail delivery, the total time from the Bill Pay request to delivery is 12 days.) Payments are sent through the US Postal Service, so you should take into consideration federal holidays when selecting a processing date for these items.

1. LIMITATIONS ON TRANSACTIONS. The following are limitations to the use of the Bank's Bill Pay Service:

(a) The minimum transaction amount is \$10.00;

(b) Bill payments can only be made from your checking accounts;

(c) Payments cannot be made for tax payments, court-ordered payments or payments to payees outside of the United States;

(d) If you close the designated bill payment checking account, all scheduled payments will be stopped;

(e) You cannot stop a payment if the payment has already been processed; and

(f) You can schedule payments 24 hours a day, seven days a week, however, payments scheduled on a Saturday, Sunday, or holiday will be processed at the bank within one to two business days.