



National Exchange

Bank & Trust

Electronic Services Agreement

Exchange Line • Exchange Online & Exchange OnLine Bill Payment Services

By accepting enrollment in National Exchange Bank & Trust (NEBAT) Exchange OnLine and Exchange OnLine Bill Payment Services I agree to:

Exchange Line

Authorize National Exchange Bank & Trust to provide **transfer** capability between and **access** to information via the telephone on all allowable solely-owned and jointly-held NEBAT accounts. Custodial accounts may be activated upon individual request and Bank approval.

Agree to take full responsibility to protect the personal identification numbers (PIN) that allows access to the account(s) and understand that by giving anyone the PIN(S), he/she gives that person permission to inquire on the account(s) and transfer funds between the accounts.

Take responsibility for any fees incurred by using the product.

Exchange Online

Authorize National Exchange Bank & Trust to provide transfer capability between and access to information via the Internet on all allowable solely-owned and jointly-held NEBAT accounts. Custodial accounts may be activated upon individual request and Bank approval.

Adhere to all privileges and responsibilities associated with Exchange Line, the telephone-banking product.

Agree to take full responsibility to protect the access code, user name, or passwords (security devices) that allow access to the account(s) and understand that by giving anyone these security devices, he/she gives that person permission to inquire on the account(s) and transfer funds between the accounts.

Take responsibility for any fees incurred by using the product.

Bill Payment Service

Authorize NEBAT or its authorized agent to make payments to creditors as authorized through Exchange Online and authorize NEBAT to post such payments to the accounts indicated in the Exchange OnLine product.

Current bill payment fees include:

All Checking Accounts receive **free** bill payment EXCEPT Free Checking Account Holders.

Free Checking Account Customers:

6 months trial period at no charge

After 6 months, \$3.95 for 10 bill payments/\$.35 over 10

These fees may be changed with a 30-day prior notice.

Expedited Payments

The guidelines outlined for Expedited Payment.

“Expedited Payments” is a feature of Bill Payment that, depending on the payee and the time of day, enables you to expedite a payment. For qualified payees, Expedited Payments are available for same day or next day processing and posting. The system will automatically determine whether the Expedited Payments option is available to you to make payments to a specific payee,

and it will also automatically determine the date by which your Expedited Payment will be processed ("Deliver By Date").

Depending on specific payee limitations and the time of day, you may not be able to set up an Expedited Payment for same day processing, which means that the Deliver By Date might be delayed until the following Business Day. If you set up an Expedited Payment after the cutoff time for same day processing, your payment will not be processed until the following Business Day; in such a case, the system will automatically notify you of this additional processing time before you approve the Expedited Payment.

No single Expedited Payment transaction shall exceed \$5,000.00. The total amount of all bill payments and Expedited Payments in any one Business Day is limited to \$20,000.00. Expedited Payments will not always be available. Depending on the intended payee and the time of day, you may not have access to Expedited Payments. If Expedited Payments is not available for an intended payee, it will not be presented as an option to you. **Once you set up an Expedited Payment, you will never be able to edit or cancel it for any reason.**

For accurate processing of an Expedited Payment via overnight check, the street address required for the physical delivery of the Expedited Payment to the Payee must be verified by the initiator of the Expedited Payment. This may not be the address currently associated with the payee in the user's "Payments" area of Bill Payment. Delay in check delivery due to inaccurate address information will be the responsibility of the Expedited Payment Initiator. Overnight checks are limited to the contiguous 48 states.

Expedited payment convenience fees will be debited from the source account of the Expedited Payment and are as follows:

Expedited Payment via Electronic Delivery: \$4.99
Expedited Payment via Overnight Check: \$14.99

I also understand that NEBAT or its authorized agent will not be responsible for any loss or penalty that is incurred due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from the above indicated account. This product is also governed by all rules and regulations associated with Exchange Online and the Electronic Fund Transfer Disclosure and electronic Fund Agreement.

Termination of Exchange Online and Exchange Line services may be made by providing the Bank with written notice within 10 business days prior to the actual discontinuation date. The Bank reserves the right to terminate this service at any time without providing written notice. All requests are subject to verification and approval.