



Business Bill Pay Disclosure

Introduction

You may use Community National Bank's Business Bill Pay to direct Community National Bank to make payments from your designated checking account to the "Payees" 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 governing your account.

Service Fees

I understand I will be charged \$10.00 per month for the use of Business Bill Pay which will include 15 transactions. If I exceed 15 transactions in any month, I understand I will be charged \$.50 for each additional transaction.

Charges I may incur are \$28.00 for a stop payment; \$5.00 for a copy of a canceled check and charges for insufficient funds according to the fee schedule in affect at the time.

Making a withdrawal from your checking account may access your Overdraft Privilege limit, if the withdrawal amount exceeds your available balance. If the transaction causes you to become overdrawn, you may be charged the bank's overdraft fee.

Instructions for Setting Up Payees & Payments

Payees: If you want to add a new "Payee" first select the "Payee" tab located in bill pay.

- The Financial Institution reserves the right to refuse the designation of a "Payee" for any reason.

Payments: You may add a new payment to a "Payee" 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. You may pay any "Payee" **with-in** the United States (including U.S. territories and APO's / AEO's).
- The Financial Institution is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

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 Financial Institution, is currently 3:00 PM.

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.

Note: If your frequency settings for the recurring payment specify 29, 30, or 31 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 Personal Identification Number (PIN) and the token provided for additional security.
- If you want to terminate another person's authority to use the Bill Pay service, you must notify the Financial Institution to delete that individual.
- 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 "Payee" for a bill payment.
- The Financial Institutional 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 the Financial Institution's agent.

Limits

The Bank will set Transaction and Daily Limits.

Amendment

The Financial Institution has the right to change this agreement at any time by notice mailed or emailed to you at the last address shown for the account on the Financial Institution's records, or as otherwise permitted by law.

Termination

- 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 fixed 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.