



iPay Disclosure

I authorize Community National Bank (CNB) to post payment transactions generated by CNB's iPay to my account. I understand that I am in full control of my account. If at any time I decide to discontinue service, I will provide written notification to CNB. I understand that it may take up to seven (7) days for my iPay service to be discontinued and any pending payments scheduled up to the discontinuation of service date may be processed. My use of CNB Internet banking signifies that I have read and accepted these terms and conditions.

I understand that payments may take up to seven (7) business days to reach the payee and that payments will be sent either electronically or by check. CNB is not liable for any loss or penalty that I may incur due to a lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account. If my account is not kept in good standing, my access to iPay services may be revoked. If my iPay account is inactive for more than 120 days, the bank may discontinue iPay services until I apply for reactivation.

I received a Regulation E disclosure which controls Electronic Fund Transfers, when I opened my account. The following identifies additional terms and conditions:

- 1) Payments must be at least \$1.00 and may not exceed \$99,999.99.
- 2) Charges I may incur are \$26.75 for a stop payment; \$5.00 for a copy of a canceled check; \$1.99 for each person-to-person transfer and charges for insufficient funds according to the fee schedule for my checking account.
- 3) I understand that person-to-person transfers may not exceed \$2,500.00 per day per Internet banking ID.