



CitizensNet and Bill Pay Application

Customer Name: _____

E-Mail Address: _____

Social Security or Tax ID Number: _____

- CitizensNet Bill Pay (**\$2.95 per month)

Please enroll the accounts below on CitizensNet for viewing access:

DDA	Savings	Loan	CD
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Please enroll the accounts below in Bill Pay (only DDA accounts):

Account Number

- I have received a copy of the CitizensNet and Bill Pay Agreement Terms and Conditions and consent for the accounts to be enrolled as indicated above.

Customer Signature: _____ Date: _____

<p>For CSB Personnel Only:</p> <p>CitizensNet ID: _____</p> <p>Date: _____</p> <p>Initials: _____</p>
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CitizensNet and Bill Payment Agreement Terms and Conditions

The Terms and Conditions for CitizensNet and Bill Payment:

1. Authorized Persons. The Bank may accept oral or written instructions, including facsimile or electronic transmission of instructions via the Bank's electronic banking system from any persons authorized to sign on the affected account. The Customer agrees to hold the Bank harmless from any costs, suits, expenses, liabilities, damages and attorney's fees arising from or related to the Bank acting in good faith in accordance with instructions of information that was purportedly faxed or sent electronically by the Customer or the Customer's Authorized Persons. The Bank may require further written confirmation of instructions given orally or via facsimile. If at any time any two or more Authorized Persons or other persons purporting to be authorized to act on behalf of Customer gives the Bank conflicting instructions, without liability to the Customer or anyone else, the Bank may (a) honor one or more of the instructions, (b) refuse to honor any of the instructions until we receive jointly agreed instructions from all persons who had issued conflicting instructions, or (c) turn over to a court for disposition any funds subject to conflicting instructions.

2. Service Charges and Fees. Charges for Bill Payment are \$2.95 per month. Customer will also be charged \$0.40 for every authorized payment exceeding 10 during the month. These charges will be automatically debited from the account designated. Customer agrees to pay the Bank the fees and charges for the service provided. The Bank may change the fees and charges by giving the Customer thirty (30) days written notice of the changes. If the Customer objects to the changes, the Customer may terminate the services prior to the effective date of the changes.

3. Confidentiality. If Customer uses software products provided by the Bank to transmit instructions to the Bank or for other purposes, Customer recognizes that the Bank has a proprietary interest in the software, Customer agrees to keep confidential all software, systems, Customer records, User Guides, procedures, and instructions published or made available to Customer by the Bank. Customer agrees to disclose the Confidential Information to Customer's employees and agents only on a need-to-know basis, and Customer agrees not to disclose the Confidential Information to anyone else without prior written consent from the Bank, except as required by law or as permitted by this Agreement.

4. Security. If for any reason you feel your password has been accessed by another person, contact a CitizensNet customer service representative immediately at (979) 596-1421. Some of the services offered by the Bank to Customer require Customer and any third parties whom Customer has designated as Authorized Persons to implement appropriate security measures. The Bank may furnish confidential security procedure materials to any person identified as being authorized. Customer receives security procedures including a CitizensNet Banking user ID and password. Customer agrees that Customer and its Authorized Persons will keep the code confidential. The Bank is not liable for any transactions due to the negligence of the ID number or password.

5. Electronic Communications. If Customer provides Bank with an address that permits electronic communication with Customer or if Customer uses an electronic means to communicate with Bank including, without limitation, through the Internet, the Bank may deliver information and documents of any nature to Customer and receive information and documents of any nature from Customer by electronic means. Notwithstanding the above, the Bank, without liability to Customer under this or any other Agreement, refuse to act on a value bearing communication that is not authenticated by a commercially reasonable means or to the Bank's reasonable satisfactions. Customer agrees that Customer is responsible for and Customer agrees that the Bank will not be liable to Customer if any unauthorized person intercepts electronic communications between the Bank in the absence of our negligence. Customer agrees that an electronic notice sent to an address designated by either party under this Agreement that satisfies any commercially reasonable security procedures imposed by the sender constitutes written notice, and that the Bank may, at Bank's sole option, rely on such notice without obtaining a manual signature of one of its Authorized Persons.

6. Discrepancies/Errors. Customer must promptly report in writing any error in connection with any Bill Payment service and any discrepancy between Customer's records of Customer's orders and requests (including wire, electronic commerce, and automated clearinghouse payment orders) and the notice Customer receives from Bank regarding Bank's execution of Customer orders and requests. Customer agrees that 60 days is a reasonable time for Customer to notify the Bank of discrepancies, including unauthorized and erroneous payment orders, unless any other applicable Deposit Account Agreements, Rules & Regulations, or laws provide for a shorter notification time. Customer agrees to provide the Bank with all information the Bank reasonably requests in connection with any discrepancy. This paragraph does not modify the Deposit Rules notification requirement regarding checks paid without a properly authorized signature, errors, or discrepancies other than those specifically related to a Bill Payment service.

7. Indemnification/Limitation of Liability. The Bank is not liable for any non-payment. If customer does not allow sufficient time, customer will assume full responsibility for all late fees, finance charges, or other actions taken by the payee. Under normal circumstances, five (5) days should be sufficient time for each payee to receive a payment. The Bank is responsible only for exercising ordinary care in making payments upon Customer's authorization and for sending payments to the designated payee. The bank will not be held liable in any way if customer does not have sufficient funds to make transfer or payment. If the estimated time to allow for delivery to the payee is inaccurate, or due to delays in mail delivery, changes in payees account number or address, or any circumstances beyond the control of the bank, the bank will not be liable. Customer will indemnify and hold the Bank, its officers, directors, agents and employees harmless from and against any and all liability, claims, losses, damages, suits, costs or expenses, including attorney's fees, incurred by the Bank arising from the acts or omissions of Customer in connection with this Service. The sole duty of the Bank is to exercise ordinary care in the performance of the obligations under the Terms and Conditions of this Agreement. Customer agrees that the Bank, its officers, directors, agents and employees will not be liable for events or circumstances beyond their reasonable control, and the liability of the Bank, its officers, directors, agents, and employees will be limited to correcting errors caused by the Bank. Customer and Bank agrees that clerical errors and mistakes in judgment do not constitute a failure to exercise ordinary care or to act in good faith. IN NO EVENT SHALL THE BANK, ITS OFFICERS, DIRECTORS, AGENTS, AND EMPLOYEES BE LIABLE OR RESPONSIBLE FOR CONSEQUENTIAL, EXEMPLARY, PUNITIVE, SPECIAL, OR INCIDENTAL DAMAGES OR LOSSES, INCLUDING LOST PROFITS (WHETHER THE CLAIM IS IN CONTRACT, TORT, OR OTHERWISE, AND WHETHER OR NOT THE BANK WAS ADVISED OF THE POSSIBILITY OF SUCH LOSSES OR DAMAGES). THE BANK MAKES NO REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, IN LAW OR IN FACT, INCLUDING WITHOUT LIMITATION THE IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS OR SUITABILITY OF ANY OF THE SERVICES OR SOFTWARE PRODUCTS FOR A PARTICULAR PURPOSE, OR AS TO THE SUITABILITY OR COMPATIBILITY OF OUR SOFTWARE, EQUIPMENT OR COMMUNICATION INTERFACES WITH THOSE USED BY CUSTOMER, PROVIDED UNDER THE SERVICE AGREEMENTS.

8. Terms and Termination. The term of this Agreement shall commence on the effective date of this Agreement. Unless otherwise provided, either Bank or Customer may terminate any Service Agreement at any time. Either party may terminate any Service Agreement with such termination to be effective immediately upon notice to the other if (a) the other party fails to comply with the terms of this Agreement or any Service Agreement, (b) the other party has a voluntary or involuntary petition in bankruptcy filed with respect to it, makes an assignment for the benefit of creditors or a receiver or similar authority is charged with administering its assets, (c) any party is required to do so pursuant to any law, regulation or supervisory/regulatory agency, or (d) if Customer's deposit account with the Bank (an "Account") is closed in accordance with the Deposit Account Agreement of CITIZENS STATE BANK, or is made subject to levy, garnishment, attachment or similar process. No termination of this Agreement or any Service Agreement shall affect the rights or obligations of either party which may have arisen or accrued prior to such termination.



BILL PAY FREQUENTLY ASKED QUESTIONS

Can I edit Payee addresses?

No. Once an address is entered, it stays with that payee. If you need to change an address, it will be necessary to recreate the payee using the new address.

How do I know if a payee is electronic or check?

Once you have set up the payee, then you can look at the PAYEE LIST screen and you will see a field that will tell you if the payee is electronic or check.

What payment frequencies are available?

Weekly
Bi-weekly
Monthly
Semi-monthly
Quarterly
Semi-annually

When can you edit the dollar amount on a scheduled recurring payment?

You may edit the dollar amount the next business day **after** the scheduled payment date.

Can I postdate recurring payments?

If a monthly recurring payment is set up to be paid (example) on the 15th and the current date is November 12th, a payment will be scheduled for the month of November and setup to occur the 15th of every month until the end date is reached. However, if the payment is setup to be paid on the 15th and the current date is November 16th, the first payment will occur on December 15th.

Can I postdate a single payment?

Yes. Just set the payment date for a valid future date.

Will the memo field I fill out when setting up a payment be passed on the payee?

Yes, your memo will appear on paper check bill payments. The memo field is 40 characters long. Any amount over 40 characters will be cut off. Memo field information will not appear on electronic payments.

Are there any merchants that I cannot pay through the Bill Payment service?

No. Any merchant that is on the database can go electronically. If a merchant is not on the list, you may send the payment as a check. Make sure that you enter your merchant account number exactly the way it appears on your bill. If you choose a merchant on the electronic database that required an address match, choose the correct remittance address listed on your bill.

When will the money be taken out of my account?

For an ELECTRONIC PAYMENT, funds are debited the same day that the payment is sent, providing it is sent by 12:00 Noon CST. Electronic payments submitted after 12:00 Noon CST are debited the next day during bill pay processing. CHECK payment funds are debited from the account when the check clears your account at the bank.

What if I do not have enough money in my account?

CHECK payments are handled in the same manner as a check written out of your checkbook against an insufficient balance. ELECTRONIC payments are verified for funds availability during processing. If the funds are available, the account that you selected for the payment will be debited and the information sent on for processing. If the funds are not available, the payment will not be processed and you will receive a message to inform you that the payment could not be sent due to insufficient funds. Each day the payment will be resubmitted for you until either you delete the payment or the funds are in the account to make the payment.



How late in the day can I enter, edit, or delete a payment?

You may add, edit, or delete a payment up to 2:00 AM CST on the day the payment is scheduled to be sent. If a same day payment is submitted between 2:00 AM CST and Noon CST, it may be edited up until Noon CST.

When and how are the payments processed?

Payments submitted, recurring or one time, before 2:00 AM CSB Monday-Friday will be processed at 2:00 AM CST. Payments submitted between 2:00 AM CST and Noon CST will be processed at 12 Noon CST. Payments received after 12:00 Noon on Monday-Thursday will be processed the next business day. Payments received after 12:00 Noon CST on Friday will be processed the next business day. All payments scheduled to go on a weekend will be processed on the processing day before the weekend. All payments scheduled to go on a holiday will be processed the day before that date. Payments entered on the weekend, recurring or one time, will be processed on the next business day.

What happens if I have a scheduled payment that falls over a weekend or holiday?

If a SCHEDULED payment falls on a holiday or weekend, it will be paid on the Friday, BEFORE the weekend or the last working day BEFORE the holiday.

Can I use online Bill Payment if I live outside the U.S.?

Yes, as long as you have a bank account in the United States. However, you cannot pay bills to payees located outside the United States.

Can I get a copy of a cancelled check?

Yes. You will need to contact the bank for this information.

How long is history retained in the View Payment History section?

Payment history for active and deleted payees is retained and viewable 18 months.

How far in advance should I set up a payment to ensure it is paid on time?

For an ELECTRONIC PAYMENT, allow 3 business days from when the payment is submitted. For a CHECK payment, the check will be in the mail on the same day the payment is submitted if it is submitted before the 2:00 AM processing. If the check payment is entered before 12:00 Noon CST, the check will be mailed the following morning. Allow 5-7 business days for a check payment.

PLEASE NOTE THAT WE HAVE NO CONTROL OVER THE U.S. POSTAL SERVICE.

Are there minimum and maximum payment amounts?

Electronic payments are validated against the available account balance prior to processing, and check payments settle against your account like any other check; therefore, there is no dollar limitation on payments made through Bill Pay. You are limited only by the amount of funds in your account.

Can I have multiple payments to the same payee on the same day?

At this time, there is nothing that checks for multiple payments, for the same amounts, going to the same vendor, on the same day.

Whom can I pay through Online Bill Payment?

You can pay ANYONE in the United States from the next-door neighbor, to the utility company, to the bank and even a child in college across the country.

What do the status fields indicate on the Payment History page?

PROCESSED – The payment has been processed and sent.

REJECTED NSF – The payment that you have tried sending has rejected due to non-sufficient funds. NSF payments will keep trying until one of the following happens: the funds become available, if it is a recurring payment and it expires, or if you delete the payment.

COMMUNICATION FAILURE – There was an error due to communication problems. The payment will try again during the next processing run.