



Bill Pay Service Agreement

(Please print this form out, complete, sign and then either mail to us or drop it by our Bank!)

OVERVIEW

The Bill Pay Service of The First National Bank of Girard will allow you to generate and send bill payments to anyone directly from your The First National Bank of Girard account.

FEES

Ten transactions per month at no charge. Each additional will be billed at 50¢ per transaction.

AUTHORIZED USERS

The Bill Pay Service is not approved for use on any account requiring the signature of more than one person. In addition, any commercial account that registers for this service should take its own measures to ensure properly authorized individuals are allowed access to these services. Any such customer(s) gaining access to the Bill Payment Service in contravention to these parameters does so at their own risk and The First National Bank of Girard will not be liable for such unauthorized use.

To gain access to the Bill Payment Service, you must have a checking account, be a registered user of The First National Bank of Girard's NetTeller, and accept this Agreement ("Agreement").

PROCESSING

I authorize The First National Bank of Girard to post payment transactions generated by NetTeller Bill Pay from my checking account or other specified accounts. I understand that I am in full control of my account. If any time I decide to discontinue this service, I will provide written notification to The First National Bank of Girard, P.O. Box 6, Girard, Ks 66743. My use of NetTeller Bill Pay signifies that I have read and accepted all terms and conditions of NetTeller Bill Pay.

My financial institution is not liable for any loss or penalty that I may incur due to:

- The lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account, such as:
- The Bill Payment Service or Online Services are not working properly and you know or have been advised by us about the problem before you execute the transaction;
- The Payee mishandles or delays a payment sent by us;
- You have not provided us with the correct name, phone number or account information for the Payee, or you have not provided us with accurate personal information during enrollment, or you have otherwise provided incomplete Payment Instructions; or
- Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside force) that prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing five (5) exceptions are applicable, if we cause an incorrect amount of funds to be removed from your Pay From Account or cause funds from your Pay From Account to be directed to a Payee which do not comply with your Payment Instructions, we shall be responsible for returning the improperly transferred funds to your Pay From Account and for directing to the proper Payee any previously misdirected transactions.

UTILIZATION DATES AND TIMES

I understand that payments may take up to ten days to reach the vendor and that they will be sent either electronically or by check. Special consideration and attention should be given to instructions for utilizing this service. On-screen instructions are available online while utilizing the service.

NetTeller Bill Pay services are available 24 hours a day, 7 days a week, however, all transactions posted after 12:00 p.m. will be the next business day. In order for payments to be received by their due date, please allow 5-7 business days for check payments and 2-3 business days for electronic payments.

Please be advised that there will not be NetTeller Bill Pay processing on the following federal holidays:

- | | |
|------------------------|--------------|
| New Years Day | Labor Day |
| Martin Luther King Day | Columbus Day |
| Presidents Day | Veterans Day |
| Memorial Day | Thanksgiving |
| Fourth of July | Christmas |

The following payments are prohibited through the Bill Payment Service:

- (1) Tax Payments and other governmental fees;
- (2) Court ordered payments, alimony and child support payments;
- (3) Payments to Payees outside of the United States;
- (4) Use of this service by a commercial bank customer, or;
- (5) Payments made for any illegal purpose.

STATEMENTS

All of your payments made through the Bill Payment Service will appear on your monthly account statement(s) for your Pay From Account. You can also view payment activity on the Transaction Account Activity screen.

ERRORS OR QUESTIONS

In case of errors or questions about your The First National Bank of Girard Bill Payment Services, call the bank at (620) 724-6111, or write us at The First National Bank of Girard, Attention: NetTeller Bill Pay, P.O. Box 6, Girard, Ks. 66743.

GOVERNING LAW AND POLICIES

This Agreement is governed by and interpreted in accordance with all applicable federal laws and regulations and the laws of the State of Kansas. These federal laws include, but are not limited to, FRB Regulation E Electronic Funds Transfer. In addition, this service is subject to all other bank account terms and policies. The appropriate disclosures and bank terms and conditions are found in The First National Bank of Girard’s Deposit Accounts Terms and Conditions disclosures. This should have been provided to you upon opening an account, but another copy is available on request from any customer service representative.

Customer(s) agrees to all terms and conditions of the bill payment program.

The First National Bank of Girard

NetTeller Customer(s)

Bank Officer

Title

Date: _____

Return signed form to The First National Bank of Girard or mail to:

The First National Bank of Girard
Attention: NetTeller Bill Pay
P.O. Box 6
Girard, Ks 66743