

Exchange OnLine Bill Pay Schedule

By enrolling in and continuing to use Exchange OnLine Bill Pay, National Exchange Bank & Trust's personal online banking bill pay solution ("Bill Pay"), you agree to receive this Exchange OnLine Bill Payment Schedule electronically. You also agree to receive all changes and updates to this Schedule and all disclosures, notices and other communications regarding Exchange OnLine Bill Pay electronically.

Through your use of the Bill Pay, you agree to be bound by the terms and conditions hereof. It is understood and agreed that this Schedule shall supplement and is hereby incorporated into the Electronic Services Agreement covering consumer online banking & eBanking products (the "Agreement"). Unless otherwise defined herein, capitalized terms have the meanings ascribed to them in the Agreement. Any reference to "we", "us", or the "Bank" shall refer to National Exchange Bank & Trust, and any reference to "you" or "your" shall refer to the owner of the account(s) covered by this Schedule, any delegate, or any person using Exchange OnLine, inclusive of Bill Pay. In case of a conflict in terms between the Agreement and this Schedule, this Schedule will control. You acknowledge receipt of our Security Schedule and will comply with the terms and conditions set forth therein.

1. **Single Payments.** "Single Payments" are payments that you enter each time you want to make a payment(s). You schedule the date you want the payment(s) sent ("Payment Date"). We will initiate payments to payees designated by you ("Payees").
2. **Recurring Payments.** "Recurring Payments" are sent automatically on an ongoing basis. You set up payment rules regarding their frequency, amount, and timing. The amount of a Recurring Payment is fixed and will not fluctuate unless you manually change the amount.
3. **Expedited Payments.**
 - (a) "Expedited Payment" is an option in Exchange OnLine that, depending on the Payee and 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. Exchange OnLine will determine (A) whether the Expedited Payments option is available to you to make payments to a specific Payee and (B) the date by which your Expedited Payment will be processed (the "Deliver By Date").
 - (b) 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. 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. The cutoff time for Expedited Payments is posted on the Personal Bill Pay page of nebat.com.
 - (c) 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 "Payments" area of Bill Pay through Exchange OnLine. Delay in check delivery due to inaccurate check information will be your responsibility. Overnight checks are limited to the contiguous 48 states.
4. **Limitations.** The amount of any Single Payment or Recurring Payment shall not exceed **\$9,999.00**. The amount of any Expedited Payment shall not exceed **\$5,000**. The total amount of all bill payments (Single Payments, Recurring Payments, and Expedited Payments) during any one (1) Business Day shall not exceed **\$20,000**. You may not Bill Pay to (a) pay taxes or make other payments to governmental agencies, or (b) make payments to payees outside of the United States or U.S. territory. Payments to a person or business with an APO or FPO address will be made via paper check.

We reserve the right to refuse to pay a Payee at our discretion, including, without limitation, if (a) your designated account has insufficient available funds, (b) a Payee has refused to accept a payment, (c) you attempt to make a payment to a governmental agency or to a Payee outside of the United States or a U.S. territory; or (d) you are making or attempting to make payments to a Payee, the underlying purpose of which we believe violates any state or federal law.
5. **Cancellations.** You may cancel a Single Payment or Recurring Payment up to the processing time on a Business Day



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as indicated on the Personal Bill Pay page of nebat.com. Once you set up an Expedited Payment, you will not be able to edit or cancel it for any reason.

If your designated account closes or is restricted for any reason, we'll cancel all pending payments associated with the account. It will be your sole responsibility to make all pending and future payments.

If a paper check is sent and the check is not presented for payment within 90 days, we'll stop payment on the check and credit the check amount back to your designated account.

You have the right to stop or change any scheduled check generated bill payment, if you have submitted your request in time to provide us a reasonable opportunity to act on it before we pay, cash, or otherwise become obligated to pay your bill by calling 877-921-7700.

Stop payment requests are not guaranteed: for example, Payees can present paper check payments to their bank before the stop payment has been properly processed, and once a paper check has been cashed by the Payee or credited to the Payee's account it cannot be stopped. If we successfully stop the payment of a paper check, it may take up to seven Business Days for the funds to be credited back to your account.

6. **Authorization.** You authorize us to follow your payment instructions, including any instructions initiated using your Codes. You are responsible for having sufficient available funds on deposit to make payments in full or transfers on scheduled dates. You authorize us to make payments by electronic, paper or other means we determine appropriate.
7. **Processing date.** For a Single Payment, we will deduct your payment(s) from your account within two (2) Business Days of the Payment Processing Date. For Recurring Payments, we will deduct your payment from your account on the start date ("Start Date") or within two (2) Business Days of the Start Date. We will deduct subsequent payments from your account using the Start Date as a reference point. While certain payments may be processed on the next Business Day, others may require three (3) to five (5) Business Days before we can process them. When entering your desired payment, the screen will prompt you as to the earliest available processing date. If a Payee does not accept electronic payments, you authorize us to make payment by check. We may, but need not, deduct these payments from your designated account even if they create an overdraft.

The date a Payee credits a payment depends upon the Payee's payment processing procedures and any specific requirements for payments, as well as delays in receiving a payment. We will not be responsible for: (a) delays in crediting payments by a Payee that are the result of these procedures; (b) your failure to follow a Payee's payment requirements; (c) your failure to schedule a proper date for payment sufficiently in advance of the date a payment is due; (d) delays in any mail service or (e) other exceptions stated in this Agreement.

For bill payments, you may add, delete or edit a Single Payment up to the applicable cutoff time on the Payment Date. A Recurring Payment may be added, deleted or edited by the applicable cutoff time at least one (1) Business Day prior to the Payment Date. All applicable cutoff times are posted on our website. (Remember: modification of a Recurring Payment or transfer instruction will affect all future payments or transfers associated with that payment or transfer.)

8. **Electronic Bills ("eBills").** eBills allow you to receive, view, and pay third party bills conveniently online in the Bill Pay feature of Exchange OnLine.
 - (a) **Presentation of eBills.** You will receive eBills from a Biller only if both: (a) you have designated it in Bill Pay as one of your Billers, and (b) the Biller has arranged with our Service Provider to deliver eBills. Bill Pay may then present you with eBills from that Biller if you affirmatively elect online within Bill Pay to receive eBills from the Biller. You can elect online within Bill Pay to stop receiving eBills from a Biller. Electing to receive eBills and declining further elected eBills all occur on an individual Biller basis. When affirmatively electing to receive eBills from a particular Biller, you may be presented with terms from that Biller for your acceptance. We are not a party to such terms. Eligibility for certain types of National Exchange Bank & Trust loan eBills may change. You must enroll each eligible loan account individually in Bill Pay eBills.
 - (b) **Paper Copies of eBills.** If you start receiving eBills from a Biller, the Biller may stop sending you paper or other statements. The ability to receive a paper copy of your statement(s) is at the sole discretion of the Biller. Check with the individual Biller regarding your ability to obtain paper copies of eBills on a regular or



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as-requested basis.

- (c) **Sharing Information with Billers.** You authorize us to share identifying personal information about you (such as name, address, telephone number, Biller account number) with companies that you have identified as your Billers and which we have identified as offering electronic bills for purposes of matching your identity on the Service's records and the Biller's records to activate your affirmative request for eBills.
 - (d) **Information held by the Biller.** We are unable to update or change your personal information such as, but not limited to, name, address, phone numbers and email addresses, that is held by the Biller. Any changes will require you to contact the Biller directly. Additionally, it is your responsibility to maintain all usernames and passwords for all Biller sites. You also agree not to use someone else's information to gain unauthorized access to another person's bill. We may, at the request of the Biller, provide to the Biller your email address, service address, or other data specifically requested by the Biller for purposes of the Biller matching your identity against its records or informing you about the Biller's services and/or bill information.
 - (e) **Activation.** We will notify the Biller of your request to receive eBill information. The presentment of your first eBill may vary from Biller to Biller and may take up to sixty (60) days, depending on the billing cycle of each Biller. While your electronic bill feature is being activated it is your responsibility to keep your accounts current. Each Biller reserves the right to accept or deny your request to receive eBills.
 - (f) **Authorization.** You authorize us to obtain bill data from your Billers that you have requested to send you eBills. For some Billers, you will be asked to provide us with your username and password for that Biller. By providing us with such information, you authorize us to use the information to obtain your bill data.
 - (g) **Notification.** We will attempt to present all your eBills promptly. In addition to notification within the Bill Service, we may send an e-mail notification to the e-mail address listed for your Account(s) in Exchange OnLine. It is your sole responsibility to ensure that this information is accurate. In the event you do not receive notification, it is your responsibility to periodically logon to Exchange Online eBill solution and check on the delivery of new eBills. The notification time may vary from Biller to Biller. You are responsible for ensuring timely payment of all bills.
 - (h) **Cancellation of eBill notification.** The Biller reserves the right to cancel the presentment of eBills at any time. You may cancel eBill presentment at any time. The timeframe for cancellation of your eBill presentment may vary from Biller to Biller. It may take up to sixty (60) days, depending on the billing cycle of each Biller. We will notify your Biller(s) as to the change in status of your account and it is your sole responsibility to make arrangements for an alternative form of bill delivery. We will not be responsible for presenting any eBills that are already in process at the time of cancellation.
 - (i) **Non-Delivery or Inaccurate eBill(s).** We are not responsible for the accuracy of your eBill(s). We are only responsible for presenting the information we receive from the Biller. National Exchange Bank & Trust takes no responsibility for any late charges or other adverse consequences if a company delays delivery or fails to deliver a complete or accurate eBill. If you do not receive an eBill or have questions about an eBill, please contact the Biller directly. You are responsible for ensuring timely payment of all bills. Copies of previously delivered bills must be requested from the Biller directly.
 - (j) **Liability.** This Schedule does not alter your liability or obligations that currently exist between you and your Billers.
9. **Termination.** This Schedule may be terminated at any time in our discretion. Upon termination of Bill Pay, you will be responsible for making arrangements to pay any future or recurring payments.