

## ONLINE BANKING AGREEMENT AND DISCLOSURE STATEMENT

Please Note: To initiate the application process please read the following disclosure carefully and then click the "I Agree" button at the bottom to advance to the online application.

You must be an owner/co-owner for all personal accounts in which you are requesting access; or you must be an authorized signer for non-personal accounts in which you are requesting access.

The purpose of this Disclosure Statement is to inform you of the terms and conditions that apply when you use NetTeller, our Online Banking service. These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. Please refer to the full disclosure for stop payment procedures and error resolution rights.

We will not disclose information to third parties about your account or the transfers that you make unless permitted by law.

In this statement the words "you" and "your" refer to each person who establishes

### OBLIGATIONS OF THE BANK

If we do not complete a payment or transfer on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough available money in the account from which a payment or transfer is to be made, or if the account has been closed or is not in good standing, or if we reverse a payment or transfer because of insufficient funds.
- If your equipment or ours was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.
- If you do not properly follow our instructions or if you provide us with incorrect or inaccurate information or fail to tell us about any inaccuracy of which you are aware.
- If you do not instruct us soon enough for your payment or transfer to be received and credited by the time it is due.
- If the money in the account from which a payment or transfer is to be made is subject to legal process or other claim that restricts the transaction.
- If circumstances or persons beyond our control prevent, delay, intercept or alter the transaction, despite reasonable precautions that we have taken.

### UNAUTHORIZED TRANSACTIONS OR LOSS OR THEFT OF YOUR NETTELLER IDENTIFICATION OR PASSWORD

If you believe your NetTeller identification number or password have been lost or stolen or that someone has used them without your authorization, immediately change your NetTeller codes. Contact us immediately by writing, calling or emailing us at:

Citizens Bank  
P O Box 100 Lafayette, TN 37083  
c/o Electronic Banking  
(615) 666-7262 (business hours only)  
(866) 666-2195 (toll free)

[ebanking@citizens-bank.org](mailto:ebanking@citizens-bank.org)

Include in the message your name, address, phone number and a brief description of the problem. Do not include your account numbers or your Social Security number with your email. Citizens Bank will NOT solicit confidential or sensitive customer information via email. Should this happen to you, please contact your local branch immediately.

### IDENTIFICATION NUMBER AND PASSWORD

Access to NetTeller requires a unique identification number established by us together with a password. Anyone to whom you give your NetTeller identification number and password will have full access to your accounts.

### NETTELLER TRANSACTIONS

You, or someone you have authorized by giving them your NetTeller identification number and password, can conduct the following transactions:

- Transfer funds between your Checking, Money Market and Savings accounts;
- Make payments to your Loan accounts;
- Obtain balance and transaction history of your Checking, Money Market, Savings and Loan accounts;
- View check images;

- Initiate stop payments; and
- Account management (change passwords, change account display, etc)

## **BILL PAY SERVICES**

If selected, you have the ability to pay your bills through our NetTeller Bill Pay service. It is required that you have at least one checking account with us. Savings accounts are not eligible for NetTeller Bill Pay service. You, or someone you have authorized by giving them your NetTeller identification number and password, can instruct us to perform the following transactions:

- Generate payments from your checking account to payees which you have authorized to receive payments, and
- Edit or delete pending payments

The minimum amount of a payment is \$0.01 and the maximum payment amount of \$9,999.99. Payments entered before 12:00pm Monday through Friday will be processed that business day. Payments made after 12:00pm Monday thru Friday or on a weekend or holiday will be processed on the next business day. Payments will be sent either electronically or by check. Payments must be sent in adequate advance of the payees requested due date. You agree Citizens Bank is not liable for any service fees or late charges levied against you. You also agree that you are responsible for any loss or penalty that you may incur due to lack of sufficient funds.

The Bill Pay service has a cost of \$5.95 per month per checking account for up to 15 bills. Any number of bills over 15 per month will be charged \$.40 per bill. As an introductory offer we are offering Bill Pay services FREE for a period of three months. You will not be charged until the fourth statement cycle date after you sign up at which time a fee of \$5.95 will be debited to your checking account. Any Bill Pays over fifteen will also be debited to your account at a rate of \$.40 each. Again, these charges are applied to any checking account used for Bill Pay.

## **LIMITS ON NETTELLER TRANSACTIONS**

Transfers from a money market deposit or savings account to another account, or to third parties by preauthorized, automatic, or telephone transfers are limited to six per month with no more than three by NetTeller electronic payments to third parties.

## **BUSINESS DAYS**

NetTeller service is generally available 24 hours a day, 7 days a week. However, we only process transactions and update information on business days. Our business days are Monday through Saturday. Transfers made after 3:30pm will be processed on the next business day. Transfers made after 3:30pm on Friday (thru weekend) will be processed on Monday. Holidays are not included.

## **YOUR LIABILITY**

Each of you agrees to the terms of these services and the schedule of charges that may be imposed. You are liable for all transactions that you or any of you make or authorize. If you have given someone your NetTeller number and password and want to terminate that person's authority you must change your NetTeller ID and password to prevent further access by such person and notify the bank that such person is not authorized.