

Bill Payment Agreement and Disclosure

All times noted throughout this document are Central Time (CT).

This Agreement outlines the terms and conditions governing the Bill Payment Services for HSA Accounts offered via the Wealthcare Portal by Village Bank & Trust. As a customer, ("you") agree to abide by the terms and conditions of this agreement. The Account Agreement and Disclosure you received when you opened your account governs all accounts.

Service

Bill Payment

We may, from time to time, introduce new Online Services. You will be notified of the existence of the new services. By using these services when they become available, you agree to be bound by the rules contained in the Online Banking and Bill Payment Agreement and Disclosure.

Fees

Bill Payment - Free

We reserve the right to implement fees for Bill Payment services at anytime in the future. You will be provided a 30-day advance notice before fees are assessed.

Customer Service

Telephone support is available at (877) 580-0244. Telephone support is available 24 hours a day, 7 days per week.

System Hours of Operation

System hours of operation are generally 24 hours a day, seven days a week. However, access may be restricted on Sundays between 2:00 am and 6:00am so that routine system maintenance may be performed.

Business Days

Business days are Monday through Friday except for federal holidays. Federal holidays are generally those ten holidays observed by the Federal Reserve Bank of Chicago. Bill Payment instructions initiated on or for Saturday, Sunday or any federal holiday will be processed on the next business day. Please note daily cutoff times for other transaction types listed in the section titled "Same Business Day Cutoff Times". Transactions, instructions, etc. received after the cutoff time will be processed on the next business day.

Real Time

Certain transactions are processed in real time on the host system except when the host system is unavailable. The host system will be unavailable while account updates are performed. Account updates occur Monday through Friday beginning at approximately 9:00 pm. The account update cycle could begin earlier or later depending on volume. The host system can also be unavailable for other reasons unrelated to the account update cycle. Whenever the host system is unavailable, Customer will receive a message telling you that the transaction cannot be processed at this time and to try again later.

Same Business Day Cutoff Times

Service Type	Time for Same Business Day
Stop Payments	Real Time – see above
Add, edit or delete a Bill Payment	9:30 pm Monday through Friday excluding Federal Holidays. See Bill Payment section for more details.

Detail of Service

Bill Payment is an optional service that provides the ability to pay money you owe to businesses or individuals.

- Payment can be made from HSA Account.
- Payee Management allows you to define and manage your personal list of payees.
- Payments can be made to government agencies with the following limitations: The Bank and its authorized agent have limited ability to research any issue due to the government's strict adherence to the Consumer Privacy Act. Neither the Bank nor its authorized agent will be responsible for any late fees or penalties that may be incurred by these types of payments.
- Bill Payment may not be used to make payments for alimony, child support, court directed payments or payees outside of the US and its territories. US territories include: Guam, Puerto Rico and US Virgin Islands.
- You agree to provide correct information using Bill Payment service such as payee name, address, account information and payment amount.
- An individual payment to a payee is capped at \$2,500.00; the daily aggregate of payments is capped at \$2,500.00. These caps may be adjusted from time to time.
- Payments can be made electronically (ACH) or by paper check. Payees designate whether they will accept electronic payments or only payments via check. You agree to initiate payment instructions at least four (4) business days prior to the Payee's due date for paper check processing and two (2) business days prior to the due date for electronic

payments. Late fees for payments not initiated within these timelines will not be reimbursed.

- Payments may be scheduled for the current date; one-time payment up to 364 days in the future; or regularly occurring as follows: Once per month; Twice a month; Once every 2 months; Once every 3 months; Once every 6 months; Once per year; Once every week; or Once every 2 weeks.
- Payments are processed at 9:30pm Monday through Friday (except Federal Holidays). The next day, the bill payment credits are sent to the electronic payee or the check is printed and mailed out. On the second day after processing, the debit will be posted to the appropriate funding account for the processed bill payment.
- Current date payments can be added, edited or deleted until 9:30pm Monday through Friday. Current date payments entered after 9:30pm Monday through Friday, on Saturday, on Sunday or a Federal Holiday will be processed on the next business day.
- One-time Future Dated or Recurring Payments scheduled for a Saturday, a Sunday or a Federal Holiday will be processed on the the next business day.
- One-time Future Dated or Recurring Payments can be reviewed, modified, and canceled until 9:30pm CT on the payment date.
- E-Mail Alerts can be set up to notify you when payments have been made. All payments for a given date will be included in one alert.
- Instructions to stop a payment on or after the Payment Date will only be accepted for check payments and must be given to us by phone or in writing. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Stop payment requests will not be accepted for electronic bill payments. We will charge you for each stop payment you give according to our current Schedule of Fees.
- You authorize the Bank or its authorized agent to make payment to creditors for you, as may be authorized by you via Personal Computer from time to time.

- You authorize the Bank to post such payments to your funding account and agree to maintain sufficient balances in the funding account to cover such payments as are authorized. It is also understood that the Bank or its authorized agent will not be responsible for any loss or penalty that may be incurred due to lack of sufficient funds or other conditions that may prevent withdrawal of funds from your account.
- It is understood that the Bank or its authorized agent will use reasonable efforts to ensure payments reach creditors on time but cannot guarantee the time a payment will be posted by a creditor. The Bank or its authorized agent will use reasonable effort in ensuring creditors reverse any service fee or late charge that is related to payment process error.
- You agree to notify the Bank no later than 60 days after you receive the FIRST statement on which a problem or error occurred.

Reporting Unauthorized Bill Payment Transactions

Call **(877) 580-0244** to report an unauthorized Bill Payment Transaction. Customer Service is available 24 hours per day, 7 days per week.

Initiating Payment Inquiries

To initiate a payment inquiry, call (877) 580-0244. At least five business days should be allowed for the payment to be received and processed by the payee before making a payment inquiry.

Bank Liability for Failure to Complete Bill Payment Transactions

In addition to other limitations of Bank's liability under this agreement, if Bank does not complete a Bill Payment transaction from Customer's account on time or in the correct amount according to this agreement, Bank will not be liable, for instance:

- If, through no fault of Bank, Customer does not have enough available funds in Customer's account to cover the transaction or transfer.
- If Online Banking Bill Payment Services was not working properly, and Customer knew about the malfunction when Customer started the transaction or transfer.
- If circumstances beyond control of Bank (such as fire or flood) prevent the transaction or transfer, despite reasonable precautions taken by Bank.
- If there are postal delays or processing delays by the Payee.

Termination of Services

The Bank may cancel this agreement and terminate your access to Bill Payment for any reason, at any time. We will try to notify you in advance, but we are not obligated to do so.