



## CONSUMER BILL PAY AGREEMENT

This agreement states the terms and conditions that apply when you use Bank of Luxembourg's Bill Pay Services. These terms and conditions are in addition to those that apply to any accounts you have with Bank of Luxembourg or any other services you obtain from Bank of Luxembourg. You must also follow all of the instructions and procedures applicable to the services covered by this agreement for Bank of Luxembourg.

"You" and "your" mean each person who establishes a Digital Banking Account with Bank of Luxembourg or who uses, or is authorized to use, a Digital Banking user identification and password or other means of access Bank of Luxembourg establishes or approves. The term "Digital Banking" means Bank of Luxembourg services which allow you to make payments, transfer funds, access accounts, obtain information and perform other transactions over the Internet by use of a personal device that Bank of Luxembourg authorizes or allows.

### BILL PAY AUTHORIZATION & AGREEMENT

You authorize Bank of Luxembourg to post the payment transactions generated from the Bill Pay funding account you so indicate. You understand that you are in full control of your Bill Pay account. If at any time you decide to discontinue service, you will notify Bank of Luxembourg.

*Your use of the Bill Pay service signifies that you have read and accepted all the terms and conditions of the Online Account Agreement and Disclosure Statement.*

Bank of Luxembourg will process payments on the business day (generally Monday through Friday, except holidays) you designate the bill is to be **processed**, provided the payment request is received prior to the cut-off time (3:00 pm) set by Bank of Luxembourg, which is currently displayed at the time you create a new bill payment. Bill Pay requests received after the business day cut off time or on a non-business day will be processed on the next business day. Bank of Luxembourg reserves its right to change the cut-off time by giving you notice if it changes. You understand that payments may take up to seven (7) days to reach the payee and they will be sent either electronically or by check. **You also understand that if payment is made by check, the payment will be deducted from your account on the processing date selected. You should allow ample mailing time so the payment arrives at the merchant prior to the due date.** Bank of Luxembourg is not liable for any service fees or late charges levied against you. You also understand that you are responsible for any loss or penalty that you may incur due to lack of sufficient funds, (NSF fee), or other conditions that may prevent the withdrawal of funds from your account. **Once the Bill Pay payment has been processed; you will be unable to place a stop payment on any electronic payment or check.** You understand that you are responsible for the accurate address of the payees you create. Any payment that is undeliverable due to inaccurate information, will incur an additional fee due to special handling circumstances

and will be deducted from your funding account. You will be responsible for updating the incorrect payee information or additional fees will occur upon future undeliverable payments. Notification of non-delivery will be sent via email to you and you will be responsible for creating a new payment request.

### LIMITS

Bank of Luxemburg has established per transaction, daily, and monthly dollar amount limits for the Bill Pay service to help protect you from fraud. If you exceed your established limits, a message will appear prior to final submission of your payments. Contact the Customer Care Center at (920) 845-2345 with questions regarding your limits.

You must allow at least five (5) business days, prior to the due date, for each bill payment (one-time or recurring) to reach the merchant. It is the responsibility of the subscriber to schedule one-time and recurring payments. Due to circumstances beyond our control, some merchants take longer to post payments than others. We suggest sending your first payment seven (7) business days in advance of the Due Date. After your first payment has posted you will have a better understanding of how much time to allow for each merchant.

### FEES

Consumer Bill Pay Service Standard Check & ACH Payments – No Charge.

Expedited Payments – There will be an additional charge for expedited payments. The fee for this service will be provided to you prior to submitting the payment. You must agree to this charge prior to using the expedited payment service.

### CHANGES IN TERMS & CONDITIONS

Bank of Luxemburg may change any of Terms and Conditions in this Agreement at any time. If the change would result in increased fees for any system service, increased liability for you, or fewer types of available electronic funds transfers, Bank of Luxemburg agrees to give you a notice at least 30 days before the effective date of any such change by posting any required notice of the change in terms on Bank of Luxemburg's website or forwarding it to you by email or by postal mail. Your continued use of this service indicates your acceptance of the change in terms. Bank of Luxemburg reserves the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

### TERMINATION OF BILL PAY SERVICE

If you cancel Digital Banking, all future Bill Pay payments at the time you cancel your enrollment will be terminated. If you request to cancel Digital Banking, you must cancel all future Bill Pay payments and transfers using Digital Banking at the time you cancel your enrollment.

If you do not access Bill Pay at least once every 90 days, you will need to contact us at (920) 845-2345 to assist you in re-enrolling for Bill Pay. This is for your protection from fraudulent activity.

We reserve the right to place limitations on the frequency and/or dollar amount of transfers and/or terminate your use of Bill Pay and Digital Banking at any time and without notice to maintain the security of accounts and Bank of Luxemburg's electronic fund transfer system.