

DENISON STATE BANK

DSBconnect BILL PAY

TERMS AND CONDITIONS, SERVICE AGREEMENT AND DISCLOSURE STATEMENT

Bill Pay is an optional service within DSBconnect digital banking at Denison State Bank. It is open to all checking account holders. There is no charge to use Bill Pay with the exception of fees for expedited Bill Pay delivery service that you may select; any disclosed fees on your checking account still apply. By registering for Bill Pay and accepting these terms, you agree that:

I AUTHORIZE the Bill Pay service provider to make payments on my behalf, as scheduled by me through a browser login (www.dsbks.com) and/or the DSB mobile banking app. I am solely responsible for the establishment of all payments, including single, recurring and automatic payments.

I UNDERSTAND that Bill Pay will debit my chosen linked checking account based on how the payment is processed and sent. If it is sent by electronic ACH, the funds will debit from my linked checking account on the Processing Date; if the payment is sent by mailed check, the funds will debit the account if and when the check is cashed or deposited by the payee and creates a debit clearing on my checking account. It is my responsibility to have sufficient funds in the account to cover payment amounts.

I UNDERSTAND that Bill Pays sent by mailed check are subject to postal delivery and internal handling by the payee, and there is nothing the bank or service provider can do to ensure delivery, receipt and posting by any certain date. I am responsible for scheduling my Bill Pays accordingly to allow proper time for payments to arrive by the due date.

I UNDERSTAND that I am responsible for any loss of service or penalty that I may incur by the payee due to the lack of sufficient funds or other conditions that may prevent the withdrawal of payment funds from my account and/or processing of the payment. I understand that the bank is not liable for any fees or charges levied against me.

I UNDERSTAND that the maximum for a single Bill Pay is \$20,000. This limit cannot be overridden by the bank.

I UNDERSTAND that any Bill Pay item that overdraws my funding account is subject to the same overdraft fees as other debits/checks: \$25.00 per paid item in overdraft. Fees will be electronically debited from my account.

I UNDERSTAND that if I wish to place a stop-payment order on a Bill Pay check that has already been mailed to the payee, but not yet received or deposited/cashed by the payee, I may do so by contacting the bank, and I will pay the standard stop-payment fee of \$25.00 per item. I understand that Bill Pays sent electronically are not subject to stop-payments orders, and I will have to contact the payee directly to work out a refund or non-payment.

TERMINATION: If at any time I decide to discontinue this service, I will notify the Digital Banking Department of Denison State Bank: PO Box 71, Holton, Kansas, 66436, online@dsbks.com.

I ACKNOWLEDGE that the Bank has the right to terminate this service if I do not make any payments in a 3-month period, without written notice, and that I will have to re-register if I want to resume service after a termination.

I ACKNOWLEDGE that should this service not be available for any reason, I am still responsible for meeting my payment obligations with any payees.

I ACKNOWLEDGE that Bill Pay is a privileged service extended to account holders, and that the bank has the right to refuse this service to account holders based on past transaction history and has the right to terminate my registration for this service if there are repeated returned items due to non sufficient funds or any other violations of the Terms and Conditions of this service. Termination notice, sent in email to registered user, will be provided 30 days before the service is terminated.

I ACKNOWLEDGE that my use of this service signifies that I have read and accepted all Terms and Conditions disclosed.

To accept, click the ACCEPT TERMS button. These Terms are posted at all times at www.dsbks.com > DSBconnect.

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