

DENISON STATE BANK

DSB BILL PAY AND PRESENTMENT SERVICE

TERMS AND CONDITIONS, SERVICE AGREEMENT AND DISCLOSURE STATEMENT

DSB Online/Mobile Bill Pay and Presentment from Denison State Bank is a free and unlimited *optional and additional* service within DSBconnect to all checking account holders who are registered for DSB Online. There is no charge to use DSB Bill Pay with the exception of fees for expedited bill payment delivery service that you may select; any disclosed fees on your checking account still apply.

I AUTHORIZE the Bill Paying Service 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 the Bill Paying Service will electronically debit my registered checking account within 2 business days of when a payment is generated, and I will have sufficient funds in the account to cover this payment amount. I understand that my account will be debited the payment amount before the payment, either by check or electronic, arrives to the Payee.

I UNDERSTAND that payments may take up to five (5) business days to be delivered to the Payee starting on the day after the payment processing date, and that they will be sent either as electronic file or by manual check, depending solely on how the Payee is set up to accept payments. Electronic payments are generally made within two (2) business days. Manual (paper check) payments generally arrive to the payee on the 5th business day depending on local postal service delivery. I am responsible for scheduling my bill payments accordingly to allow proper time for payments to arrive by the due date.

I UNDERSTAND that should I register for e-bills, I will be solely responsible for the accuracy of profiles for bill presentments, will be responsible for the online registrations I maintain with participating billers, and will not hold the Bank responsible for any e-bills not delivered to me through DSB Online.

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. I understand that Denison State Bank is not liable for any fees or charges levied against me by the Bill Paying Service.

I UNDERSTAND if a bill payment is returned to the Bank due to non-sufficient funds (NSF) in my registered account, I am subject to paying the Bank an overdraft paid/return item fee of \$25.00, as well as an NSF return item fee of \$25.00 to the Bill Pay Company, or at whatever the current fee rate may be at the time, through electronic withdrawal from my registered checking account within 40 days of the payment date. Any debited fees will print on my bank account statement in the Electronic Activity section.

I UNDERSTAND that if I wish to place a stop-payment order on a manual check payment that has already been sent to the Payee, I may do so by contacting the Bank. Within 40 days of the stop-pay order, the Bill Paying Service will collect from my registered checking account a stop-payment fee of \$25.00, or at whatever the current stop-payment item fee is at that time. I understand that payments 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 Online 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 scheduled payments in a 2-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 this online bill payment service is a privileged service extended to qualifying account owners, 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 delivery of this service to current users if there are repeated returned items due to non sufficient funds or any other violations of the Terms and Conditions of this service.

I ACKNOWLEDGE that my use of this service signifies that I have read and accepted all terms and conditions disclosed. I am aware that a comprehensive "Users Guide" explaining in detail how all servicing works is available for me to view in the "DSBconnect" section of www.dsbks.com.

This is the only time these Terms and Conditions will appear during the Bill Payment registration process. Please print this page now if you wish. These Terms and Conditions are posted in the "DSBconnect" section of www.dsbks.com.

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