



Lake City Bank Digital Bill Pay Agreement

Date

Tax ID

Email

Company Name

Would you like all available checking accounts for use in Bill Pay? Yes No, use the following

Account Number 1

Account Number 2

Account Number 3

Account Number 4

Account Number 5

Account Number 6

By signing this application I agree to the terms and conditions stated below.

Authorized Account Signer

Printed Name

Date

Signature

Send completed form to Corporate and Institutional Services

Fax (574) 267-4972

cis@lakecitybank.com

Lake City Bank Digital Bill Pay Agreement Terms and Conditions

This is your bill paying agreement with Lake City Bank. You may use Lake City Bank's bill payment service, Bill Pay, to direct the Bank to make payments from your designated checking account to the payees you choose in accordance with this agreement. The terms and conditions of this agreement are in addition to the account agreements, disclosures and other documents in effect from time to time governing your account (Terms and Conditions). The terms and conditions of any such deposit account agreements are incorporated herein by reference. In the event of any inconsistency among the terms hereof and the terms and conditions of any such deposit account agreements, the Bank may elect which terms shall govern and prevail. "You" or "your" means each person you authorize to use the service. "Payee" means anyone, including Lake City Bank, you designate and Lake City Bank accepts as a payee. Business days are Monday through Friday (not including holidays). The daily cutoff time is 8 pm EST. Lake City Bank reserves the right to change the cutoff time, and the bank will notify you if it changes.

Bill Pay Process

Single Payments

We process single payments on the business day that you designate as the payment's process date, provided the payment is submitted prior to the daily cutoff time on that date. We process single payments submitted after the cutoff time on the following business day. If you designate a non-business date as the payment's process date, we will process on the first business day following your designated process date.

Recurring Payments

When we process a recurring payment, we automatically reschedule it. Based on your selected frequency settings for the payment, we calculate the process date for the next occurrence of your payment. If the calculated process date is a non-business date, we adjust it as follows.

- If you select the recurring payment's Pay Backward option, we adjust the process date for the new occurrence of the payment to the first business date prior to the calculated process date.
- If you do not select the recurring payment's Pay Backward option (or if the Pay Backward option is not available), we adjust the process date for the new occurrence of the payment to the first business date after the calculated process date.

Note: If your frequency settings for the recurring payment specify the 29th, 30th or 31st of the month for processing and that date does not occur in that month, then we use the last calendar day of the month as the calculated process date.

For single and recurring payments, allow at least seven business days prior to the due date for each bill payment to reach the payee. (For west coast subscribers, allow eight days.) You can change or cancel a bill payment provided the change is made to Bill Pay prior to the cutoff time on the business day prior to the business day you initiate the bill payment.

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay all bill payments requested, as well as any other payment obligations you have to Lake City Bank. Lake City Bank reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with this requirement or any other terms of this agreement. If you do not have sufficient funds in your account and Lake City Bank has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand. You further agree that Lake City Bank may charge any of your accounts with Lake City Bank to cover such payment obligations. Bill payments are processed either by check or Electronic Fund Transfers (EFT). Please see the Electronic Banking Network Disclosure you received when you opened your account, which discloses important information concerning your rights and obligations.

Liability

You are liable for all transactions you make or that you authorize another person to make within Lake City Bank Digital Online Bill Pay. You are responsible for monitoring your authorized users and terminating their access as needed within Lake City Bank Digital. The primary administrator within Lake City Bank Digital can add/edit/delete users through the administration tab in Lake City Bank Digital. You will be responsible for any Bill Pay request you make that contains an error or is a duplicate of another bill payment. Lake City Bank is not responsible for a bill payment that is not made if you did not follow the instructions for making a bill payment properly. Lake City Bank is not liable for any failure to make a bill payment if you fail to notify Lake City Bank promptly after you learn that you have not received credit from a payee for a bill payment. Lake City Bank is not responsible for your acts or omissions or for those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be Lake City Bank's agent. In any event, Lake City Bank will not be liable for any special, consequential, incidental or punitive, or any other losses, damages or expenses incurred in connection with this agreement or the services contemplated hereunder, even if Lake City Bank has knowledge of the possibility of them. Lake City Bank is not liable for any act, failure to act, or delay in acting, if it is caused in whole or in part by circumstances beyond Lake City Bank's reasonable control. Notify the CIS Support Team at 844-979-7164 or via email at cis@lakecitybank.com in the event of the failure by the bank to pay a bill, if a payment is not received by a vendor or a stop payment needs to be placed on an originated payment.

Amendment and Termination

Lake City Bank has the right to change this agreement at any time by notice mailed to you at the last address shown for your account, by posting notice in Lake City Bank branches, or as otherwise permitted by law. Lake City Bank has the right to terminate this agreement at any time. You may terminate this agreement by written notice to Lake City Bank. Lake City Bank is not responsible for any fixed payment made before Lake City Bank has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by Lake City Bank on your behalf.

Fees

The Bill Pay fee is \$10.00 per month, for up to and including 10 monthly payments. More than 10 monthly payments are \$.45 each. Our ACH Bill Pay return fee is \$10.00 in addition to your account overdraft fee. We charge Bill Pay fees to your checking account monthly.

Additional Charges

The following fees also apply.

Bill pay stop payment - \$38.00

Expedited check payment - \$20.00

Expedited electronic payment - \$5.00

Lake City Bank reserves the right to charge you for research time involving payments no longer available in your history. We will inform you of any such charges before we assess them.

3/2021