Flint Community Bank

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This is your bill paying agreement with Flint Community Bank, herein called the Bank.

You may use the Bank's bill paying service, iPay OneClick (iPay), 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, as well as any iPay subscriber agreement which you may enter into with the Bank. By clicking on this agreement, you are deemed to have agreed to all terms, conditions and provisions set forth herein.

Instructions for Setting Up Payees & Payments:

Payees: If you want to add a new Payee, first select the Payee tab located within the iPay system and follow the prompts and instructions provided. If you have questions regarding the process of adding a new Payee, please feel free to contact a representative at the Bank or, for after-hours services, the iPay support line, referenced in the system.

You hereby acknowledge that the Bank reserves the right to refuse the designation of any Payee for any reason, or no reason, in its sole discretion.

Payments: You may enter a new payment to a Payee by accessing iPay and following the prompts and instructions to enter the required information. Most other desired additions, deletions, or modifications can be made in this fashion. However, if you encounter difficulty, additions, deletions or modifications to the iPay system, as applies to your account, can also be made by submitting a written request to the Bank.

You may pay any Payee that is acceptable to the Bank within the United States (including U.S. territories and any Army Post Office). The Bank assumes no responsibility whatsoever for payments which cannot be made due to incomplete, incorrect, or outdated information, refusal of payment by the Payee, or any other cause whatsoever that is beyond the control of the Bank.

The Bill Paying Process

Single Payments: A single payment will be processed on any business day, (generally Monday through Friday, except holidays) that you designate as the payment’s processing date, provided the payment is submitted in the iPay system prior to the daily cut-off time on that date. The Bank's daily cut-off time is currently 3 pm ET. The Bank will notify you if its cut-off time is subsequently modified.

A single payment submitted after the cut-off time on any business day will be processed on the next business day. If you designate a non-business day (generally weekends and holidays) as the payment's processing date, the payment will be processed on the first business day following your designated processing date.

Recurring Payments: When a recurring payment is requested, it is automatically scheduled by the system. Based upon your selected frequency settings for the payment, a processing date is calculated for the next occurrence of the payment. If the calculated processing date is a non-business day (generally weekends and holidays), the processing date will be adjusted based upon the following rules:

If the recurring payment's Pay Before option is selected, the processing date for the new occurrence of the payment is adjusted to the first business day prior to the calculated processing date.

If the recurring payment's Pay After option is selected, the processing date for the new occurrence of the payment is adjusted to the first business day after the calculated processing date.

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

Estimated Payment Arrival Date

The system will calculate the Estimated Arrival Date of your payment. This is only an estimate, so please allow ample time for your payments to reach your Payees. The Bank assumes no responsibility or liability whatsoever for the failure of payments initiated through the iPay system to reach your Payee by the Estimated Arrival Date.

Cancelling a Payment

A bill payment can be changed or cancelled any time prior to the cutoff time on the scheduled processing date.

Available Funds

You authorize the Bank to withdraw funds for any scheduled bill payment from your selected account on the processing date. Any payment scheduled to be made on a date when the funding account has insufficient funds may be delayed and the Bank will not be responsible or liable in any fashion whatsoever for any late fees, finance charges or other adverse consequences which may result from delayed payment. The Bank reserves the right to impose a non-sufficient funds fee on any payment that is scheduled for processing on a date when the scheduled payment exceeds the designated account’s available balance.

Liability

You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment.

The Bank is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.

The Bank is not liable for any failure to make a bill payment if you fail to promptly notify the Bank after you learn that you have not received credit from a Payee for a bill payment.

The Bank is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications failure, and no other party involved in the processing of any payment shall be deemed to be the Bank's agent.

Cooperation

You agree to cooperate with the Bank and provide any and all necessary information and assistance required for the Bank to successfully provide the iPay services described herein.

Suspension of Services

The Bank reserves the right, in its sole discretion, to suspend or deactivate the provision of iPay services to you at any time without prior notice as reasonably required to terminate or investigate suspicious activities that are potentially illegal, fraudulent, or otherwise improper. Such termination or suspicion shall not affect your other obligations under the terms of this agreement.

Accuracy of Information

You shall be solely responsible for the accuracy and integrity of information submitted through the iPay system and the Bank assumes no liability or responsibility whatsoever for the accuracy or integrity of such information.

Disclaimer of Liability

The Bank shall incur no liability or responsibility to you whatsoever from any of the following circumstances:

(1) If, through no fault of the Bank, your account does not contain sufficient funds to complete any transaction initiated through the iPay system;

(2) The iPay system is not working properly and you know or have been advised by the Bank, through the communication method of the Bank's choosing, about the problem before you execute a transaction;

(3) The Payee mishandles or delays processing a payment sent through the iPay system;

(4) You have not provided the correct name, address, phone number of account information for the Payee, or you have not provided accurate personal information or incomplete payment instructions; or

(5) Circumstances beyond the Bank's control prevent the proper execution of any transaction.

Amendment

The Bank has the right to change this agreement at any time by notice mailed to you at the last address shown for the account on the Bank's records, by posting notice in branches of the Bank, or as otherwise permitted by law.

Termination

The Bank has the right to terminate this agreement at any time. You may terminate this agreement by written notice to the Bank. The Bank is not responsible for any payment made before the Bank has a reasonable opportunity to act on your termination notice. After termination, you remain obligated for any and all payments made by the Bank on your behalf.