



Online Bill Pay Application (Part I) **Rights, Responsibilities, Limits, Fees & Liability**

ONLINE ACCOUNT ACCESSIBILITY

To keep your Netteller account active, you must access your ONLINE account regularly. If you do not Log In to your ONLINE account for a period of 90 days, the status will be changed to DORMANT. At this point you must contact customer support to get your account re-activated. If you do not Log In to your ONLINE account for a period of 180 days, your account will be deleted and cannot be re-activated (you must sign up for Netteller again). Setting up regular transfers using Netteller or scheduling regular payments using BillPay will not keep your ONLINE account active. You must actually Log In to your Netteller and BillPay account to keep them active. Note to BillPay customers: If your ONLINE banking account is deleted due to inactivity, you will lose your payee information and any payments scheduled will not be paid.

BILLPAY

This service allows you to pay bills using Internet access to your account. To use BillPay your account must be a checking account and you must be at least 18 years of age. You must enter your BillPay PIN in order to use the system. First Jackson Bank contracts with JHA and Princeton eCom to provide this service. When initiating a payment using BillPay service, you need to allow lead-times of 3-business days for electronic payments and 5-business days for check payments. Therefore the payment date you enter is not the date your bill is due but the date you want the payment process to start. For electronic payments, the payment amount is withdrawn from your checking account and sent to the designated payee on your behalf. For check payments, a paper check is mailed to your payee and the funds are withdrawn when the check clears your checking account with First Jackson Bank.

LIMITS ON FIRST JACKSON BANK ONLINE TRANSACTIONS

You must have sufficient available funds in any account from which you instruct us to make a payment or transfer. If you are a Money Market or Savings Account holder, law limits the number of withdrawals you may make each month. This includes those transactions done online. Refer to the Terms and Conditions of Your Account for more information on any restrictions.

FEES FOR NETTELLER AND BILLPAY

Netteller is a free service. BillPay is free for the first 30 days and \$5.00 per month for the first 10 BillPay transactions plus \$0.50 each thereafter. Any other fees (Stop Payments, NSF items, etc.) will be deducted from your account the day they are incurred.

OUR LIABILITY FOR FAILURE TO COMPLETE PAYMENTS OR TRANSFERS

If we do not complete a payment or transfer on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages directly related to the error. However, there are exceptions. We will NOT be liable in the following situations:

1. If through no fault of ours, you do not have sufficient available funds in the account from which payment or transfer is to be made, or if the account has been closed or is not in good standing, or if we reverse a payment or transfer because of insufficient funds.
2. If any payment or transfer would cause an overdraft or exceed the overdraft limit of any account.
3. If your equipment, or ours, was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.

4. If you have not given us complete, correct, or current account numbers or other identifying information so that we can properly access your account or otherwise complete the transaction.
5. If you do not properly follow our instructions or if you provide us with inaccurate information or fail to correct or notify us about any inaccuracy of which you are aware.
6. If you do not allow adequate lead-time for your payment or transfer to be received and credited by the time it is due.
7. If the money in the account from which a payment or transfer is to be made is subject to legal process or other claim that restricts the transaction.

BUSINESS DAYS

Our First Jackson Bank Netteller and BillPay services are generally available 24 hours a day, 7 days a week. However, we only process transactions and update information on business days, which are Monday through Friday. Transfers made after 6:00 p.m. CST will be processed on the next business day. Bank holidays are not considered business days.

STATEMENTS

Your Netteller Services transfers and payments will be indicated on the monthly statements we provide to you. You agree to notify us promptly if you change your address or if you believe there are any errors or unauthorized transactions on any statement.

YOUR LIABILITY

You agree to the terms of this account and the schedule of charges that may be imposed. You authorize us to deduct these charges as incurred directly from the account balance. You are liable for all transactions that you or any one you authorize makes, even if the person your authorize exceeds your authority. If you have given someone your First Jackson Bank Online identification number and PIN or other means of access and you want to terminate that person's authority, you must contact us immediately so we can take steps to prevent further access by such person.



Online Bill Pay Application (Part II)

LAST NAME / BUSINESS NAME FIRST NAME MI

SSN#/TIN# DAY PHONE #

CURRENT ADDRESS

CITY STATE ZIP

EMAIL ADDRESS

List below the account number on which you are a SIGNER and from which you would like the Bill Pay items and fees deducted. First Jackson Bank **WILL NOT EVER** pass your account number or request your account number over the Internet via email or website.

ACCOUNT DESCRIPTIONS ACCOUNT NUMBER

*****PLEASE READ BEFORE SIGNING*****

I certify that the information provided is true and correct. I authorize First Jackson Bank to verify any information included in this application and allow Bill Pay access to the account I have listed above. The use of www.firstjacksonbank.com shall be governed by the printed terms and conditions of the First Jackson Bank Online Banking Agreement and Disclosures and such other terms and conditions or amendments thereto, as may be established by First Jackson Bank and communicated in writing to me.

The Undersigned agrees to the same terms stated above.

Signature _____ Date _____

For Bank Use Only Please:

NetTeller ID Number: _____ CSR: _____

Administrator's Initials: _____ Date: _____