

***CSBill Pay-e* BILL PAYING AGREEMENT DISCLOSURE**

This is your bill paying agreement with Citizens State Bank. You may use Citizens State Bank's bill paying service, *CSBill Pay-e*, to direct Citizens State 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 *CSBank Online* Banking Agreement and Disclosure Statement, account agreements, disclosures and other documents in effect from time to time governing your account (see "Your Deposit Account" brochure).

"You" or "your" means each person who is authorized to use the service. "Payee" means anyone, including Citizens State Bank, you designate and we accept as a payee. "We" or "us" means Citizens State Bank.

HOW TO SET UP PAYEES/PAYMENTS

Payees and payments are set up online, using *CSBill Pay-e*. Complete and submit an enrollment form. Upon approval of your enrollment, when you want to add a new payee, log in to *CSBill Pay-e* and from the PAYMENTS tab, choose "Manage Payees", then "Add New Payee", or speak with a service representative. You may add a new fixed payment to a payee, only if the payee is on your authorized list of payees, and by accessing *CSBill Pay-e* and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using *CSBill Pay-e*. We reserve the right to refuse the designation of a payee for any reason. Each payee accepted will be assigned a payee code. You may pay almost any payee you wish, but there are a few restrictions. Some restrictions are: 1) The merchant must be located in the United States; 2) Payments may not be remitted to tax authorities or government and collection agencies; 3) Payments may not be remitted to security companies such as Ameritrade for stock purchases or trade taxing authorities and 4) Court directed payments are unauthorized (Alimony, child support, or other legal debts).

In addition paying regular monthly bills, you can use *CSBill Pay-e* to send payments to your son/daughter in college, pay your local orthodontist, credit cards, charitable donations, etc. A payee is defined as anyone (company or individual) to whom you want to send money.

We are not responsible if a bill payment can not be made due to incomplete, incorrect, or outdated information provided by you regarding a payee, or if you attempt to pay a payee that is not on your authorized payee list.

THE BILL PAYING PROCESS

Single Payments

A single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's process date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by the financial institution, is currently 2:00 p.m. CST. A single payment submitted after the cut-off time on the designated process date will be processed on the following business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's process date, the payment will be processed on the first business day following the designated process date.

Recurring Payments

When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

* If the recurring payment's "Pay Backward" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date prior to the calculated process date.

* If the recurring payment's "Pay Backward" is not selected (or if the "Pay Backward" option is not available), the process date for the new occurrence of the payment is adjusted 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 as a particular day of the month for processing and that day does not exist in the month of the calculated process date, then the last calendar day of that month is used as the calculated process date.

For Single and Recurring Payments, YOU MUST ALLOW AT LEAST FIVE (5) BUSINESS DAYS, PRIOR TO THE DUE DATE for each bill payment to reach the payee. Any bill payment can be changed or canceled, provided you access *CSBill Pay-e* prior to the cut-off time (11:30 a.m. CST) on the business day prior to the business day the bill payment is going to be initiated.

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all bill payments requested, as well as, any other payment obligations you have to us. We reserve 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 the account and we have not exercised our right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand. You further agree that we, at our option, may charge any of your accounts with us to cover such payment obligations.

We reserve the right to change the cut-off time. You will receive notice if it changes.

LIABILITY

You are solely responsible for controlling the safekeeping of and access to, your Personal Identification Number (PIN). You are liable for all transactions you make or that you authorize another person to make even if that person exceeds his or her authority. If you want to terminate another person's authority, you must notify us and arrange to change your PIN. You will be responsible for any bill payment you make that contains an error or is a duplicate of another bill payment. We are not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment. We are not liable for any failure to make a bill payment if you fail to promptly notify us after you learn that you have not received credit from a payee for a bill payment. We are not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communication facility, and no such party shall be deemed to be our agent. In any event, we will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this agreement or *CSBill Pay-e*, even if we have knowledge of the possibility of them. We are not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond our reasonable control.

Amendment and Termination

We have the right to change this agreement at any time by notice mailed to you at the last address shown for the account with us. We are not responsible for any fixed payment made before we have a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by us on your behalf.

Fees – Your *CSBill Pay-e* service is free for the first 60 days and thereafter, as long as you use *CSBill Pay-e* once every 60 days. You may originate an unlimited number of payments each month. An inactive fee will be charged and automatically deducted from your account on the 61st day of inactivity.

Additional Charges for Customer Requested Services and Other Items

Written correspondence to payee \$10.00

Per proof of payment not necessitated by a dispute \$10.00

Payments returned due to customer error \$5.00

Overdraft fee \$20.00

Non-sufficient funds fee \$25.00

Inactive fee \$5.00

We reserve the right to charge you for research time involving payments no longer available in your history. You will be informed of any such charges before they are incurred.

CSBill Pay-e payments are processed by Electronic Fund Transfer (EFT). Please see the Electronic Fund Transfers Disclosure Statement in "Your Account Deposit" brochure you received when you opened your account, which discloses important information concerning your rights and obligations.