Person to Person Bill Payment Service Agreement and Disclosure.

Addendum to Online Banking Agreement and Disclosure

I. Introduction

C US Bank endeavors to provide you with the highest quality Person to Person Bill Payment Service (the “Service”) available. By enrolling in the Service, you agree to all the terms and conditions contained in this Agreement and Disclosure (the “Agreement”). You agree this is an addendum to the Online Banking Agreement and disclosure and that those terms are still in effect.

II. Definitions

As used in this Agreement and Person to Person Services, the following words have the meanings given below: “Account(s)” means your eligible C US Bank checking account tied to Person to Person Bill Payment Service.

“You” and “Your(s)”, mean each person with authorized access to your Account(s) who applies and uses the Person to Person Bill Payment Service.

“We”, “Us”, and “Bank” Means C US Bank.

III. Person to Person Bill Payment Service

A. Description of Service.

You may use C US Bank’s Person to Person Bill Payment Service to direct C US 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.

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 processing 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 C US Bank, is currently 2:00pm Central Time.

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

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

B. How To Set Up Payees/Payments

If you want to add a new “PAYEE”, select the “Payee” tab located in the service or speak to a service representative.

You may add a new payment to a “Payee” by accessing the service and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using the service.

We reserve the right to refuse the designation of a “Payee” for any reason.

You may pay any “Payee” with-in the United States (including U.S. territories and APO’s / AEO’s).

C US Bank is not responsible for payments that can not be made due to incomplete, incorrect, or outdated information.

IV. Available Funds

You must have sufficient funds available in the selected account at the time the payment request is received, including any available overdraft protection. We may process payments that exceed your available balance at our sole discretion. If we process the payment and unless your overdraft protection is provided via an Overdraft Line of Credit, you agree this service may access any available Bounce Protection limit and fees may be accessed and you agree to cover any overdraft amount plus any applicable fees.

V. Limitations

Federal regulations require financial institutions to limit the way withdrawals may be made from a savings or money market account. Each payment from a money market account using the Service is counted as one of the six limited transactions permitted each monthly statement cycle period, as described in the Deposit Account Agreement and Disclosures. You may be subject to fees or account conversion if you exceed the transactions limits of your Account using Person to Person Bill Pay service or any other methods outlined in your Deposit Account Agreement and Disclosures.

We may also limit the type, frequency and amount of payments for security purposes and may change or impose the limits without notice, at our option.

VI. Liablility

You are solely responsible for controlling the safekeeping of and access to your On-Line Banking password. If you want to terminate another person's authority to use the Person to Person Bill Pay service, you must notify C US Bank and arrange to change your password.

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

C US Bank is not liable for any failure to make a person to person 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.

C US Bank is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be C US Bank's agent.

VII. Amendment

C US 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 banks records, by posting notice in branches of C US Bank, or as otherwise permitted by law.

[b]VIII. Termination[/b]

C US Bank has the right to terminate this agreement at any time.

You may terminate this agreement by written notice to C US Bank.

C US Bank is not responsible for any payment made before C US Bank has a reasonable opportunity to act on your termination notice.

You remain obligated for any payments made by C US Bank on your behalf.