

The State Bank of Townsend

New Online Bill Pay



Save time when you pay your bills online.

Online Banking users can sign up for **Bill Pay** service and begin paying their bills online.

The service costs just \$6.50 per month for unlimited transactions with the first three months free.

Bill Pay Allows You to:

- Pay bills online to almost anyone via electronic transfer or check.
- Manage your bills securely in one place.
- Set up both one-time payments and recurring payments.

Sign Up Today!

To sign up for Bill Pay Services, click [here](#) to view a copy of The State Bank of Townsend's Bill Pay agreement. If you agree with the terms and conditions of the agreement, simply print a copy, complete the information at the end of the agreement and either bring it to the bank or mail it to us at P.O. Box 250, Townsend, MT 59644.

Within two business days of receiving your agreement, a new "Bill Pay" button will appear on your Online Banking toolbar when you access your checking account and you are ready to go!

Contact us

To learn more about this service:

- Email: sbot@statebankoftownsend.com
- 406-266-3176
- 1-800-735-6385
- Contact us by mail at P.O. Box 250, Townsend, MT 59644
- Visit us at 400 Broadway, Townsend, Montana

BILL PAY AGREEMENT AND DISCLOSURE

This is your Bill Pay Agreement and Disclosure with The State Bank of Townsend ("Bank"). Please read this agreement and disclosure carefully, complete the required information, sign and submit to the bank. Please print an additional copy for your records.

You may use the Bank's Bill Pay Service ("Service") to direct Bank to charge your checking account ("Account") and remit payment on your behalf to your Payees in the United States, including the Bank, designated by you and accepted by Bank. The terms and conditions of this agreement are in addition to your Account agreement, disclosures and other documents in effect from time to time governing your Account and your Online Banking agreement.

"You" or "your" means each person authorized to direct Bank to charge this checking account for remittance to a Payee by use of the Service.

1. **Accessing the Service.** Once an original signed Bill Pay Agreement and Disclosure is received by the Bank, authorization to access Bill Pay Services will be processed. Within two business days of receiving the signed agreement, you will have access to Bill Pay Services once you are logged into Online Banking. A Bill Pay button will appear on the Online Banking toolbar when you select a checking account to pay from.
2. **Payees and Payments.** You must provide all required information concerning each person or entity you designate as a Payee to enable the Bank to process your payment request. Bank may refuse to accept a person or entity as a Payee for any reason. You may use the Service to remit payment to a person or entity only if the person or entity is a Payee and you provide all information required by Bank. Bank is not responsible if a payment is not made due to incomplete, incorrect or outdated information provided by you.
3. **Single Payment / Recurring Payment.** Single Payment Bank will charge this Account on the Business Day ("Business Day" means a day that is not a Saturday, Sunday or holiday observed by Bank) that you designate as the process date, provided your instruction is submitted prior to the daily cut-off time on that date. The daily cut-off time is 6:00 PM Mountain Time. Bank may change the cut-off time. A single payment instruction submitted after the cut-off time on the designated process date will be processed and charged to this account on the following Business Day. You may cancel a payment request up to 6:00 PM of the process date. If you designate a process date that is not a Business Day, the payment will be processed and charged to this account on the first Business Day following the designated process date. Recurring Payment When a recurring payment date falls on a date that is not a Business Day, the payment will be processed and charged to this account on the first Business Day following the designated process date.

THE PROCESS DATE IS THE DATE WE CHARGE YOUR ACCOUNT IN ACCORDANCE WITH YOUR DIRECTIONS. IT MAY BE, BUT IS NOT NECESSARILY, THE DATE PAYMENT IS RECEIVED BY THE PAYEE YOU DESIGNATE. IF YOU DESIGNATE ANYONE BUT THE BANK AS PAYEE, YOU SHOULD SELECT AS THE PROCESSING DATE FOR A SINGLE OR RECURRING PAYMENT, A DAY THAT IS AT LEAST EIGHT DAYS BEFORE THE PAYMENT IS DUE.

4. Overdrafts and Insufficient Funds. You agree to have available and collected funds on deposit in this Account in an amount sufficient to make any payment(s) you have directed by using this Service, and any outstanding item(s) that may be charged to this account. Bank may, but is not obliged to, follow your direction(s) if it would create an overdraft. If Bank follows your direction(s) and an overdraft results, you agree to pay the amount of the overdraft on demand and related NSF/Overdraft fees. You further agree that Bank, at its option, may charge any other account(s) you have with Bank to cover the overdraft.

5. Amendment and Termination. Bank has the right to change this agreement at any time by notice mailed to you at the last address shown for this Account according to Bank's records, by posting notice in Bank's branches, or as otherwise permitted by law. Bank has the right to terminate this agreement at any time. You may terminate this agreement by written notice to Bank. Bank is not responsible for any payment made before Bank has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by Bank on your behalf.

6. Fees. The first three months of this service is free. If you do not cancel this service, we will assess a fee of \$6.50 per month for an unlimited number of payments. You may cancel this service at any time by completing the attached Online Bill Pay Cancellation Form and delivering to the bank in person, by mail or by Fax.

Additional charges may be assessed as listed below:

- Proof of payment delivered to a Payee, not necessitated by a dispute: \$10.00
- Returned payment due to your error: \$5.00
- Written Correspondence to Payee: \$10.00 (Additional charges apply for overnight delivery)
- Research time involving payment(s) no longer available in your screen history: Current rate per your Account agreement

7. Liability for Unauthorized Transfers. Tell us AT ONCE if you believe your Online Banking Access ID and Password have been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account (plus your maximum overdraft line of credit, if applicable). If you believe your Online Banking Access ID and Password have been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your Online Banking Access ID and Password without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your Online Banking Access ID and Password, and we can prove we could have stopped someone from using your Online Banking Access ID and Password without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows any charge(s) to your account you did not authorize, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days, if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

8. Contact in event of Unauthorized Transfer. If you believe your Online Banking Access ID and Password have been lost or stolen or that someone has transferred or may transfer money from your Account without your permission, call 406-266-3176 (in Townsend or Helena area) or 1-800-735-6385 (in other communities) or write us at: The State Bank of Townsend, 400 Broadway, Townsend, MT 59644

9. Business Days. Business Days are all days that are not a Saturday, Sunday or a holiday observed by Bank.

10. Confidentiality. We will disclose information to third parties about your Account or the payments you make:

- Where it is necessary for completing payment, or
- In order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

11. Documentation - Periodic statements. You will receive a monthly Account statement.

12. Preauthorized Payments - Stop Payments. You may change or cancel a payment instruction only by use of the Service. Any such change or cancellation instruction must be received by us prior to the cut-off time of the Business Day designated as the process date.

13. Bank's Liability. If Bank does not follow your payment instruction on time or in the correct amount according to this Agreement, Bank will be liable for your losses or damages. However, Bank will not be liable:

- If, through no fault of Bank, you do not have enough money in your Account to make a payment.
- If the payment would go over the credit limit on your overdraft line.
- If the Service was not working properly and you knew about the breakdown when you initiated a payment.
- If circumstances beyond Bank's control (such as fire or flood) prevent the payment, despite reasonable precautions the Bank has taken.
- The Payee mishandles or delays a payment sent by us.
- You have not provided us with the correct name, phone number or account information for the Payee, or you have not provided us with accurate personal information either during enrollment or you have otherwise provided incomplete payment instructions.

You are solely responsible for controlling the safekeeping of, and access to, your Online Banking Access ID and Password. 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 the Bank and arrange to change your Online Banking Access ID and Password. You will be responsible for any payment request you make that contains an error or is a duplicate of another payment. Promptly notify Bank if you learn that you have not received credit from a Payee for a payment. 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 Bank's agent.

If the Bank fails to make a payment or does so incorrectly, Bank will be responsible for correcting the mistake by following your instruction as directed and/or returning any incorrect payment. Additionally, Bank will be liable for any actual damages you prove. The foregoing constitutes your exclusive remedy under this agreement. Bank will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this agreement or the Service, even if Bank has knowledge of the possibility of them. Bank is 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 Bank's reasonable control.

14. Error Resolution. In Case of Errors or Questions About Your Payments telephone us at 406-266-3176 (in Townsend or Helena area) or 1-800-735-6385 (in other communities) or write us at: The State Bank of Townsend, 400 Broadway, Townsend, MT 59644 as soon as you can, if you think your statement or payment confirmation is wrong or if you need more information about a payment listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the payment you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may choose not to credit your Account.

For errors involving new accounts we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

I acknowledge that I have read the above Agreement and Disclosure for The State Bank of Townsend's Bill Pay Service and agree with the terms and conditions set forth therein.

Signature

Date

Printed Name

Contact Phone Number

Email Address

ONLINE BILL PAY CANCELLATION FORM

Please cancel my online Bill Pay service with The State Bank of Townsend effective_____.

I understand that if I have paid a fee for this statement cycle, I will not receive any credit for the remainder of the statement cycle.

Printed Name

Signature

Contact Phone Number

This completed form may be delivered by:

In person The State Bank of Townsend
 400 Broadway
 Townsend. MT 59644

Mail The State Bank of Townsend
 P.O. Box 250
 Townsend, MT 59644

Fax 406-266-3360