

JACKSON COUNTY BANK INTERNET BILL PAYMENT SERVICE ADDENDUM

Addendum to the Internet Banking Agreement and Disclosures

1. Coverage. This is your Internet Bill Payment Addendum with Jackson County Bank (Bank). The terms and conditions of this Addendum are in addition to any other account agreements, disclosures and/or other documents in effect from time to time governing your account.

2. Definition of Terms:

As used in this Addendum, the terms are defined as follows:

Payee means the person or entity to whom you wish a bill payment to be directed.

Payment Instruction means the information provided by you to us for a bill payment scheduled to be made to the Payee (such as, but not limited to: Payee Name, Payee account number, and Scheduled Payment Date).

Payment Account means your checking account(s) from which a bill payment will be made.

Business Day means Monday through Friday, excluding Federal Reserve holidays.

Scheduled Payment Date means the Business Day of your choice upon which your bill payment will begin processing.

Federal Holiday refers to New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day and Christmas Day.

Cutoff Time means 7:00 a.m. and 2:00 p.m. Central Time on any Business Day and is the time by which you must transmit Payment Instructions to have them considered entered on that particular Business Day.

You and your refer to each owner on an account accessible with Internet Banking, Mobile Banking and/or Bill Pay.

Us, we, our, and Bank refer to the Jackson County Bank.

Bill Pay or Bill Payment refers to our services and optional services allowing you to issue payment via the Internet or Mobile Banking.

Agreement or Addendum refers to the Internet Bill Payment Service Addendum as set forth in this document.

Password or Authentication Method refer to password(s), PIN(s), token(s), or other authentication means.

3. Your Responsibility. You are responsible for selecting all systems, hardware, and your Internet service provider and for any defect, malfunction or interruption in service or security due to hardware failure, your choice of Internet service provider and systems and computer services.

BILL PAY IS PROVIDED AS IS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. USE OF THE SERVICE IS AT YOUR SOLE RISK. WE DO NOT WARRANT THAT BILL PAY WILL BE UNINTERRUPTED OR ERROR FREE, NOR DO WE MAKE ANY WARRANTY AS TO ANY RESULTS THAT MAY BE OBTAINED BY USE OF BILL PAY, EXCEPT WHEN WE ARE REQUIRED TO DO SO BY LAW. WE MAKE NO OTHER WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, IN RELATION TO BILL PAY, UNLESS DISCLAIMING SUCH WARRANTY IS PROHIBITED BY LAW.

4. Enrollment. To qualify for Bill Pay you must have had a customer relationship with us and have had an account with us for at least 30 days and be enrolled in Internet Banking. Your loan and deposit accounts must be in good standing and have acceptable past and/or present credit performance with us to be approved for this service. Payment Account approval for Bill Pay is at the discretion of the Bank. The Bank reserves the right to change enrollment requirements at any time without prior notice. The Bank reserves the right to cancel or terminate Bill Payment at any time.

5. Access and Authentication. To access Bill Pay, you must use the user identification number or user created alias we provide together with your Password for Internet Banking. You acknowledge that our security procedures for accessing and using Bill Pay are commercially reasonable. You agree that we are authorized to act upon instructions we receive with respect to Bill Pay under your Customer ID, password, test questions or other code or authentication method that we require (these components are referred to herein collectively as your *Authentication Method*). We are not responsible for establishing the identity of any person who uses your Authentication Method. You are liable for all Bill Payments made or authorized with the use of your Authentication Method. You agree that if you give any component of your

Authentication Method to anyone or fail to safeguard its secrecy, you will be in violation of your obligations under the Internet Banking Agreement, Mobile Banking Addendum and this Internet Bill Pay Service Addendum. You agree to take appropriate steps to ensure that all components of your Authentication Method are protected and kept confidential. You agree to indemnify and release the Bank from any and all liability, and agree not to make any claim or bring any action against the Bank, relating to our honoring or allowing any actions or transactions that are conducted under your Authentication Method or acting upon instructions, messages or authorizations provided to us using your Authentication Method. Any requests or instructions we receive from you through Bill Pay using your Authentication Method shall be considered in writing under all applicable law and shall have the same force and legal effect as a written authorization from you. This includes, but is not limited to, inquiries, changes to accounts or services or any other communication you provide us through Bill Pay using your Authentication Method. You agree to accept Bill Pay correspondence via email or secure email, and notify Bank promptly with email address changes. It is imperative to keep this contact information current as notification of payments rejected and canceled, as well as notification of payments not made due to insufficient funds, may be sent solely via the email address currently on file within Internet Banking. Jackson County Bank is not responsible for and has no obligation to resend or confirm receipt of email by you. You may receive more than one method of authentication, depending upon the types of services you request and the levels of security you select for those services. The Password or other authentication method has the same effect as your signature authorizing transactions. You agree to keep the Password safe, not to record the Password or otherwise disclose or make the Password available to anyone other than authorized users of your accounts. Anyone to whom you disclose your Password and anyone who has access to your Password will have full access to the services you can perform on Internet Banking, Mobile Banking or Bill Pay, including full access to your Payment Accounts. You have no ability to limit any such person's authority. If anyone uses your Password with your permission, you will be responsible for any transactions performed by that person. If you have given someone your Password or other authentication method and want to terminate that person's authority, you must change your Password or authentication method or take additional steps to prevent further access by such person. If a third party should gain access to your Password, you alone are responsible for changing the Password so as to deny the third party's access to your banking information. Given the electronic nature of these transactions, the Bank shall have no liability to you in the event a third party should gain access to your Password through no fault of the Bank.

You should carefully select a Password that is difficult to guess. Minimum password requirements are enforced. We suggest you stay away from dates and any other information that may be easily deciphered. Change your password often, and immediately change your password if you think it may be compromised. You will be required to change your password periodically, as well as update/confirm your email address and authentication questions.

6. Customer Liability-Consumer only. Tell us at once if you believe your Password has been lost, stolen or otherwise becomes available to an unauthorized person. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your Password, you can lose no more than \$50 if someone used your Password without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Password, and we can prove that we could have stopped someone from using your Password without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days of the date we mail a periodic statement to you, you may not get any money you lost after the 60 days if we show that we could have stopped someone from taking the money if you would have 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 periods.

7. Contact in Event of Unauthorized Transfer. If you believe your Password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 715-284-5341, or write Jackson County Bank, P.O. Box 490, Black River Falls, WI 54615.

8. Functions. Bill Payments are processed either through electronic transmission to the payee or by check drawn on your designated Payment Account and mailed to the payee.

9. Additional Functions. The following additional services are available in Bill Pay:

Rush Delivery - Guarantees a CHECK is delivered within one or two business days. Not all payees accept Rush Delivery and Rush Delivery will only appear when available. Fees apply and will be disclosed at the time the payment is initiated.

Gift Pay - Send the gift of money with a personalized message via CHECK for a special occasion to an individual. Fees apply and will be disclosed at the time the payment is initiated.

Charity Pay - Send a personalized donation to a charity or organization via CHECK. Fees apply and will be disclosed at the time the payment is initiated.

Pay a Person - Select to pay an individual in a variety of methods. This feature has pre-established dollar limits and may not be available to all Bill Pay users.

10. General. You understand that you are in full control of your account and by initiating a payment through Bill Pay you are authorizing payments, whether by check or electronically, on your behalf and you authorize Jackson County Bank to post payment transactions generated from Bill Pay to your Payment Account. You can pay bills either on an automatic recurring basis or periodically as you request.

Bill Payments are processed either through an electronic transmission to the payee or by check drawn on your designated Payment Account and mailed to the payee. Once you have established a new payee within Bill Pay, you may view the Payee list to determine if the payment will be sent electronically or by check, as this may affect the payment processing time. Periodically the Bill Pay system may convert the type of payments that are sent to specific payees, whether electronic or by check.

Each time you create an instruction for payment, you authorize us to debit your account for the total amount transmitted. You agree to maintain sufficient funds in the account on the transaction payment date requested to pay the amount of the transaction. Bill Payment fees are listed in Services and Fees brochure.

If a payment is initiated in error, you may or may not have the ability to stop payment. For assistance with a payment error, please contact Jackson County Bank.

We and/or our agent may refuse to process electronic or check transactions to OFAC prohibited parties, payees outside of the United States, or other transactions that would violate any laws of the United States.

11. How Bill Payments are Made. Once you have been approved for Bill Pay, you will select the Bill Payment tab within Internet Banking. Next, you will select the Add a Payee tab located within Bill Pay. You can follow the on-screen prompts for paying a Company, a Person or a Bank or Credit Union. You must provide sufficient information about a Payee to permit us to properly direct a payment and permit the Payee upon receipt of a payment to identify you as the payment source. You do this by filling in all required fields with accurate information, as directed by the Bill Pay screen messages. By providing us with the names and account information of those Payees to whom you wish to direct payment, you authorize us to follow the Payment Instructions you provide us in Bill Pay. It is your responsibility to provide accurate account numbers and payee information and to edit within Bill Pay as needed so that the payment will be properly submitted and applied.

Once the Payee has been created, you will need to schedule the payment amount and payment date. Once a payment date has been established you will be provided with an estimated delivery date; however, please note this is only an estimate and not guaranteed.

Payments may be set up as either a:

a. **Single Payment:** You may schedule a payment to be made one time to a Payee. The payment may be scheduled on a future date, or on the same day that you enter the Payment Instruction provided you enter the Payment Instruction by the Cutoff Time. Enter a payment amount, select your payment date and select *Pay* next to the payee you wish to pay. A Single Payment submitted after the Cutoff Time on the designated process date will be processed on the next business day.

b. **Recurring Payment:** You may schedule payments to Payees to be automatically initiated for a fixed amount on a scheduled payment frequency. Choose the option next to the Payee that says *Make it Recurring* to schedule your recurring payment. You may make payments weekly, biweekly, semi-monthly, monthly, quarterly, semi-annually or annually. If the Scheduled Payment Date does not exist in a certain month, then the payment will be initiated on the last Business Day of the month. For example, if you schedule a payment for the 30th of each month, your payment for the month of February will be initiated on or before the last day of February. When establishing a recurring payment, you may elect to choose for the payment to *Pay Before* or *Pay After* a scheduled date that falls on a holiday or weekend.

You will be provided a confirmation number for each payment you schedule using Bill Pay. It is recommended that you record the confirmation number for your records.

We can process a Bill Payment when the Scheduled Payment Date has been scheduled prior to the established Cutoff Times on any Business Day. If you schedule a Bill Pay after the established Cutoff Times, we will process the transaction on our next business day. If you schedule a Bill Payment for a future date, we will process the transaction on that date, if that day is a business day. If the date you request for a future Bill Pay is not a business day, we will process the transaction based on the *Pay Before* or *Pay After* designation you selected. If you schedule a recurring Bill Pay and the transfer date does not exist in a month, the Bill Pay will be processed on the last business day of that month.

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.

You will see all pending payments in the Pending section of the Payments screen prior to the Scheduled Payment Date. A bill payment is a *Pending Payment* starting from the time you enter Payment Instructions until the payment is *Processed*. Once payments are processed, they can be seen on the History screen. A bill payment is Processed starting at the Cutoff Time on the Scheduled Payment Date.

Once your scheduled bill payment is *Processed*, we will relay your payment information to a third-party processor, who in turn will remit payment to your payee by one of the following means, at the vendor's sole discretion: (1) electronic payment; (2) by mailing your Payee a check drawn on your Payment Account. Electronic payments will be withdrawn from your account on the Scheduled Payment Date. Payments by check will be withdrawn from your account when the check is presented to the bank for payment from your account.

When we receive a Payment Instruction, you authorize us to debit your Payment Account and remit funds to the Payee on your behalf. Before an electronic payment is processed, available funds will be verified and withdrawn from your account. Bill Payments will be attempted at the established Cutoff Times depending on when the payment was established. If the payment cannot be processed due to insufficient funds Bill Pay will attempt to pay the bill for five business days. An email will be generated when the payment cannot be generated due to insufficient funds. If the payment cannot be paid at the end of the five business days the payment will be automatically canceled and you will be required to set up the payment again. You will receive an email notification if a Bill Payment has been canceled due to insufficient funds.

12. Sufficient Time for Payments is Necessary. Payments should be scheduled to allow sufficient time for mailing or electronic processing. Suggested scheduling for an ELECTRONIC PAYMENT is to allow three business days from when the payment is processed. Suggested scheduling for a CHECK payment is to allow 5 to 7 business days from when the payment is processed. We are not responsible for postal delays or processing delays by the payee for any payment made through Bill Pay.

Bill Payments will be processed at established Cutoff Times on business days. It is anticipated that most transactions will be processed by the next Business Day after your Scheduled Payment Date, and arrive approximately 3-7 Business Days after your selected Scheduled Payment Date. Due to circumstances beyond our control, particularly delays in handling and posting payments by slow responding Payees or financial institutions, some transactions may take a day or even a few days longer to be credited by your Payee to your account. For this reason, it is necessary that all Scheduled Payment Dates selected by you be no less than seven (7) Business Days before the bill's actual due date if paid by check and three (3)

Business Days before the bill's actual due date if paid by electronic funds transfer, not the late date and/or a date in the grace period. Payment instructions entered after the Cutoff Time or on non-Business days will be considered entered in Bill Pay on the next Business Day. For Recurring Payments, this means that you must allow additional time for months in which weekends or holidays reduce the number of Business Days between the Recurring Payment date and the bill's actual due date. In any other event, including, but not limited to, choosing a Scheduled Payment Date less than seven (7) Business Days before the bill's actual due date if paid by check and three (3) Business Days before the bill's actual due date if paid by electronic funds transfer, the risk of incurring and the responsibility for paying and all late charges or penalties shall be borne by you.

You understand that we and our authorized agents will use reasonable efforts to ensure payments reach payees on time, but cannot guarantee the time a payment will be received and/or posted by a Payee. We and our authorized agents will use reasonable effort in assisting you with the reversal of any service fee or late charge that is related to a payment processing error. We and our authorized agents will not be responsible for any loss or penalty that may be incurred due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from your account.

Note: Some check and electronic payments may require additional processing time due to OFAC.

13. Rejection of Payment. Payments may be rejected, returned or sent to an incorrect address due to incorrect payee data. If a payment is rejected you will receive an email notification (due to invalid account number or invalid payee mailing address for example).

14. Stop Payment of a Bill Payment, Check, or Electronic Transaction. Stop payment orders may only be initiated for Bill Pay checks you have initiated against your account(s). Stop payment orders initiated using Internet Banking are considered by us to be oral stop payment requests, which shall only be effective for fourteen (14) days. The bank will send you a Stop Payment Order, which must be signed by you and returned to the bank within 14 days of your submission via Internet or your stop payment order will expire. All other stop payment rules that are described in the Deposit Account Rules shall apply. Your stop payment order requests must include the exact information requested by Internet Banking in order to be effective. You are responsible for all stop payment orders initiated through Internet Banking, and we have no liability in connection with such activity.

For electronic Bill Payments, we may not have reasonable opportunity to act on any stop payment order given after a payment is *Processed*. Stop payment requests will be accepted only if we have a reasonable opportunity to act on such requests. The fee for each stop payment order will be the then current charge for such service, as amended from time to time.

15. Cancelling a Bill Payment (check or electronic withdrawal). Prior to the established Cutoff Times, you may cancel or edit a Pending Payment within Bill Pay by selecting and accurately completing the appropriate fields. If a payment is initiated in error, please contact Jackson County Bank at 715-284-5341.

16. Our Rights. If we fail to cancel or stop a bill payment, the payment will stand unless you show us that payment to the payee was unenforceable. If we re-credit your account after transferring funds over a valid and timely cancellation request, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee, and to assist us in any legal action taken against that person.

17. Payments and Overdrafts. If for any reason a payment processed through Bill Pay causes an overdraft or insufficient funds situation occurs, we may charge the current overdraft or non-sufficient funds fee per item. We may charge payments against the account even though the charge creates an overdraft, or we may refuse to make payments if the charge creates an overdraft. If you overdraw your account, you agree to immediately pay us the overdrawn amount, together with any applicable fees. If the account is maintained in connection with an overdraft credit plan, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement.

Check payments made through Bill Pay services causing an overdraft against your account may be returned to the merchant for non-sufficient funds. Check payments will be generated regardless of available funds

and may cause an overdraft against your account if funds are not deposited prior to the check clearing your account.

Electronic Bill Payments are generated once available funds have been verified against the Payment Account. Funds verification for electronic Bill Payments will be attempted at the established Cutoff Times depending on when the payment was created. If the payment cannot be processed, due to insufficient funds, Bill Pay will attempt funds verification for five business days in an attempt to pay the bill. If the payment cannot be paid at the end of the five business days the payment will be automatically canceled and the payment will need to be created again by you. An email will be sent when the payment cannot be generated due to insufficient funds or if the payment has been canceled due to insufficient funds.

18. Limitations on Transfers from Money Market or Savings Accounts. Under federal regulations, you may make no more than six transfers and withdrawals to another of your accounts or to a third party by means of a preauthorized electronic fund transfer, telephone (or data transmission) transfer, including Internet Banking transactions, or check and draft, debit card or similar order to third parties per month or statement cycle from your savings or money market deposit account. Each fund transfer or bill payment through Internet Banking or Mobile Banking from your savings or money market deposit account is counted as one of the six limited transfers you are permitted each month. (However, payments to your loan accounts with us are not counted toward this limit for savings and money market deposit accounts.) Excess withdrawals may result in the restriction of funds transfer or account closure or applicable fees. The Deposit Account Rules, Truth in Savings Disclosure, or Services and Fees Brochure may include other restrictions and charges.

19. Fees. We will charge you for Internet Banking/Mobile Banking/Bill Payment fees, if any, as described in the Services and Fees Brochure, or any other related Internet Services Agreement, Enrollment or Addendum, and as amended by us from time to time, and otherwise in accordance with the Deposit Account Rules.

20. Duty to Report Errors. You agree that it is your responsibility to review all such information that the Bank makes available to you in a timely manner to verify that Bill Payments are accurate. You agree to notify us promptly of any errors, omissions, or discrepancies involving Bill Pay within the time periods established in the Deposit Account Rules. You may notify the Bank by contacting us in writing to P.O. Box 490, 8 Main Street, Black River Falls, WI 54615 or telephoning us at 715-284-5341, in person, or through Internet Banking Secure Contact. You agree to cooperate in any investigation by the Bank of any error. Subject to applicable law, any failure by you to notify the Bank of any error, omission or other discrepancy in accordance with this Internet Bill Pay Service Addendum and the Deposit Account Rules shall relieve the Bank of any liability for such error, omission or discrepancy.

By utilizing Bill Payment, you agree that we reserve the right to obtain financial information regarding your account from a Payee to resolve payment-posting problems.

21. Periodic Statements. Your Bill Pay account activity will appear on your periodic account statement(s). All statements and notices should be examined by you promptly upon receipt. You can view payment activity on the Internet Banking or Mobile Banking account activity screens. You may also view your Bill Pay account activity under the History section or the Pending section on the Bill Pay page within Internet Banking.

22. Our Liability for Failure to Make Transfers. If you have given us all of the proper and timely instructions and have properly completed all fields to complete a Bill Payment, and we do not complete a Bill Payment to or from your account on time or in the correct amount according to our agreement with you, subject to the limitations contained in this Agreement, we will be liable for your losses or damages proximately caused by our failure. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, your Payment Account does not contain sufficient funds to complete the Bill Payment.
- If the money in your account is subject to legal process or other encumbrances restricting the Bill Payment.
- If the Bill Payment would go over the credit limit on your overdraft credit plan, if any.
- If a system was not working properly and you knew about the malfunction or failure when you initiated the Bill Payment.
- If circumstances beyond our control (such as fire, power failure or natural disaster) prevent the Bill

Payment or use of Bill Pay despite reasonable precautions that we have taken.

- If incomplete or inaccurate information is forwarded to us by you or through an automated clearinghouse.
- If you have not provided us with complete and correct payment information, including without limitation the name, address, account number and payment amount for the payee on a bill payment.
- If you have not properly followed the instructions for using Bill Pay.
- If your operating system is not properly installed or functioning properly.
- For errors or failures from any malfunctions of your browser, internet service provider, computer, computer virus or other problems relating to the computer equipment you use with Bill Pay, including, without limitation, your inability to access Bill Pay or any part of Bill Pay.
- For a failure to provide access or for interruptions in access to Bill Pay due to Bill Pay system failure.
- For delays due to OFAC (Office of Foreign Assets Control) or other screening processes deemed necessary by the Bank, or governed by law.

NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, OUR SOLE RESPONSIBILITY FOR AN ERROR BY US OR OUR THIRD-PARTY PROVIDER IN TRANSFERRING FUNDS OR PAYING A BILL, OR OTHERWISE ARISING FROM OR RELATING TO THIS AGREEMENT WILL BE TO CORRECT THE ERROR, BUT IN NO CASE WILL THE BANK BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES IN CONNECTION WITH OR IN ANY WAY RELATED TO BILL PAY.

23. Account Information Disclosure. You acknowledge that we may subcontract some of the services to be provided under this Agreement. Subject to any applicable consumer protection law, you agree that we do not control any third party supplying services in connection with Bill Pay, and you will hold us harmless for any failures, acts or omissions of any third party.

We will disclose information to third parties about your account including the Bill Payments you make, as permitted by law, including, without limitation: where it is necessary for completing or tracing Bill Payments or resolving errors or claims; in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant or other financial institution; in order to comply with court orders or other legal process; to comply with subpoenas, summonses, search warrants or requests from government agencies; to other companies affiliated with us; to others with your consent; and whenever required by law.

You agree that we may deliver our privacy notices and opt-out notices to you by making them available on our web site.

You authorize us to obtain credit information on you at any time prior to our agreement to provide a service or during the time you are using a service.

24. Access and Termination. Bill Pay is generally accessible 24 hours a day, 7 days a week, except it may be inaccessible for system maintenance and during processing. However, you understand and acknowledge that the Internet is an unsecured, unstable, and unregulated environment, and that your ability to use Bill Pay is dependent upon the commercial or internal on-line service you have chosen and are using, as well as the Internet and equipment, software systems, data and services provided by various vendors and third parties (including telecommunications carriers, equipment manufacturers, firewall providers and encryption system providers). You understand that while we and our service providers have established certain security procedures designed to prevent unauthorized access to accounts or transactions, there is no assurance that inquiries or transaction activity will be completely secure, or that access to Bill Pay will be free from delays, interruptions, malfunctions, or other inconveniences generally associated with this electronic medium. You also understand that there may be times when access to Bill Pay is unavailable, and neither we nor our service providers assume responsibility for the operation, security, functionality or availability of the Bill Pay systems. You acknowledge that you are solely responsible for the adequacy of the systems, software, and Internet provider utilized by you to process banking transactions, and to do so accurately. We will not be liable for damages arising from delay, failure or error in transmission while using Bill Pay or your inability to access the system.

The Bank may cancel or suspend Bill Pay, in whole or in part, at any time without prior notice to you. Cancellation or suspension shall not affect your liability or obligations for any payments made under this Agreement on your behalf. We may modify, suspend or terminate your privilege of using Bill Pay and may

withhold approval of any transaction, at any time, without prior notice to you or refund of fees you have paid. In the event we terminate Bill Pay, we will try to notify you in advance but are not required to do so. You will be notified as soon as practicable. Termination shall not affect the rights and obligations of the parties for transactions made with Bill Pay before we have had a reasonable time to respond to your termination request.

You may terminate the use of Bill Pay by deleting all of your *Pay From Accounts* using the edit function within the *My Accounts - View Accounts* area. You may also contact us by phone, in writing, in person, or through Internet Banking Secure Contact. Any one person who can access your Bill Pay account may terminate Bill Pay. Your termination of your Bill Pay will automatically terminate any future scheduled payments. You remain obligated for any outstanding Bill Payments despite the status of your account.

25. Third Parties. You understand that support and services relating to Bill Pay are provided by third parties other than us, and you authorize us to contract with third parties to provide such support and service. Unless a release is prohibited by law, you release us from any liability for failures, acts or omissions of any third-party system operator including, but not limited to, unauthorized access to theft or destruction of your information or instructions.

26. Amendment. Except as required by law, we may in our sole discretion change these terms, and modify or cancel Bill Pay, or the features we offer, at any time, without notice. This may include adding new or different terms to, or removing terms from this Agreement or Addendums to this Agreement. When changes are made, we will update this Agreement on our website at www.jacksoncountybank.com. The website will be updated on or before the effective date of any such changes to the agreement, unless (a) an immediate change is necessary to maintain security or to prevent fraud; or (b) a legal or regulatory requirement requires immediate change; in which event this Agreement will be updated within a commercially reasonable period of time. You will be notified of changes to the Agreement which materially affect your rights. By continuing to use Bill Pay or related services after such notice of any change, you agree to the change. Amendments will be effective upon the date indicated in the notice, if applicable.

27. Other Agreements. This Agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts, including, without limitation, our Internet Banking Agreement and Disclosures, Deposit Account Rules, Services and Fees Brochures and Truth in Savings Disclosure. In the event of a conflict between this Agreement and any other account rules and agreements that apply to your accounts or the functions performed using Bill Pay, the agreement most specifically addressing the service or issue shall govern and prevail. This Agreement is binding upon and inures to the benefit of the parties and their personal representatives, successors and assigns. This Agreement is governed by the internal laws of the State of Wisconsin.

28. Additional Provisions. We are not responsible for any electronic viruses, spyware, phishing attempts or other malicious Internet or computer activity that you may encounter. We encourage you to obtain Internet security software or hardware to combat this activity such as anti-malware, firewall, anti-spam, and intrusion prevention. You should also regularly update your security software and hardware and educate yourself on safe Internet and email practices.

You agree that transmission of confidential and sensitive personal information is at your sole risk. We reserve the right to monitor and review transmissions on-line and in storage, and to remove or reject any material which we, at our sole discretion, believe may be unlawful or objectionable, without prior notice to you.

For Customer assistance you may call the Bank at 715-284-5341, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. You may also contact Jackson County Bank Bill Pay Support at 844-357-9673, Monday through Friday between the hours of 6:30 a.m. and midnight Central Time. For security purposes, additional customer verification will be required when calling this support number.

By agreeing to this Internet Banking Bill Payment Service Addendum, you understand and agree to your responsibilities and the services provided. Your consent shall remain valid until such time as you exercise your right to revoke this consent.

* * * * * In Case of Errors or Questions About Your Electronic Transfers * * * * *

Telephone us at 715-284-5341 or write us at Jackson County Bank, P.O. Box 490, Black River Falls, WI 54615 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. 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 not credit your account.

The 10-day periods in the preceding paragraph may be extended to 20 business days, if the error involves a transfer to or from the account within 30 days after the first deposit to the account was made.

If the error involves an electronic transfer from your account to buy goods or services direct from a merchant, a transfer initiated outside of the United States or a transfer that occurred within 30 days after the first deposit to the account was made, the 45-day time period to investigate your complaint or question will be 90 days in place of 45 days.

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.