

PERSONAL ONLINE BANKING AND BILL PAY APPLICATION

Check the service(s) desired:

___ **Online Banking Only**

___ **Online Banking and Bill Pay**

ACCOUNT HOLDER INFORMATION (Please Print Legibly)

First Name _____ Middle Initial _____ Last Name _____ SSN _____ DOB _____

Mailing Address _____ City, State, Zip Code _____

Email Address _____ Mother's Maiden Name _____ Home #: _____ Work#: _____

For each account please list an account description you would like for the account. We will not pass any of your account numbers over the internet, nor will any of our employees ask you for account numbers over the internet. Examples of some account descriptions you may choose are: CHECKING, SAVINGS, TRUCK LOAN, HOME LOAN, etc. No more than 20 characters may be used, including blank spaces. A description may only be used once, and may not contain special characters.

ACCOUNT INFORMATION (accounts to be accessed with Online Banking and Bill Pay)

<u>Account Number</u>	<u>Account Description</u>	<u>Allow Transfers</u>	<u>Allow Bill Pay (Must be a CBT Checking Account)</u>
_____	_____	() Yes () No	() Yes () No
_____	_____	() Yes () No	() Yes () No
_____	_____	() Yes () No	() Yes () No
_____	_____	() Yes () No	() Yes () No
_____	_____	() Yes () No	() Yes () No
_____	_____	() Yes () No	() Yes () No

DISCLOSURE

You must be an owner/co-owner for all accounts in which you are requesting access.

I certify that the information provided is true and correct. I authorize Citizens Bank & Trust Co. to verify any information included in this application and allow access to all of the accounts listed above. The use of Online Banking and Bill Pay shall be governed by the printed terms and conditions of the Online Banking and Bill Pay Agreement and Disclosure and such other terms and conditions or amendments thereto, as may established by Citizens Bank & Trust Co. and communicated to me in writing.

Use of your CBT Online Banking ID and CBT Online Banking Password is the agreed security procedure to access and use Online Banking services including online transfers and stop payments. In order to prevent unauthorized access to your accounts and to prevent unauthorized use of these online services, you agree, by using Online Banking, to keep confidential, and not to give or make available your ID or Password, or other means to access your Online account to any person not authorized to access your accounts. If you permit any other person(s) or entity to use your online account by giving them your ID, Password, or other means to access your account, you are responsible for any transactions and activities they authorize from your account(s).

If selected, I understand that I have the ability to pay my bills and make other payments through the Online Bill Pay service. I understand that with this service I can initiate and authorize payments from my selected checking accounts to my designated payees.

I have read and understand the guidelines set forth in the Online Banking and Bill Pay Agreement and Disclosures.

Account Holder Signature _____ Date _____

FOR BANK USE ONLY: ___ **Online Banking Only** ___ **Online Banking and Bill Pay**

Online Banking ID Issued _____ **Employee Accepting Application:** _____ **Entered By:** _____ **Date:** _____

Citizens Bank & Trust Co. Online Banking Agreement and Disclosure

1. Coverage.

This Agreement applies to your use of our Online Banking Service (Citizens Bank & Trust Co. Online Banking), which permits you to access your accounts with us via the Internet for services selected by you and agreed upon by us. This Agreement applies to all persons that are parties to the accounts. In this Agreement, the terms "you" and "your" refer to each user on an account accessible by Citizens Bank & Trust Co. Online Banking, and the terms "us," "we," and "our" refer to Citizens Bank & Trust Co. By using Citizens Bank & Trust Co. Online Banking, you agree to abide by the terms and conditions of this Agreement and acknowledge your receipt and understanding of the disclosures contained in this Agreement. The section headings used in this Agreement are for convenience and organizational purposes only and do not in any way limit or define your or our rights or obligations under this Agreement.

2. Enrollment/Application Forms.

To establish Citizens Bank & Trust Co. Online Banking you will complete certain enrollment documents evidencing your desire to access your accounts using Citizens Bank & Trust Co. Online Banking. The specific available services are identified in Section 11 of this Agreement and Disclosure. Your completion and submission of the Online Banking Application constitutes your agreement to the terms of this Agreement.

3. Your responsibility.

You are responsible for selecting all systems, hardware and your Internet Service Provider (ISP) and for any defect, malfunction or interruption in service or security due to hardware failure, your choice of ISP and systems and computer services.

4. Eligible Citizens Bank & Trust Co. Accounts.

To access your account(s) through Citizens Bank & Trust Co. Online Banking, you must have at least one eligible account with us. Eligible accounts are limited to deposit accounts and include the following:

- Demand Deposits (Checking) Accounts
- Savings Accounts
- Certificates of Deposit
- IRA Accounts

5. Access Codes.

To access Citizens Bank & Trust Co. Online Banking, you will be required to complete an Online Banking Application and bring it to one of our branches. You will be given a CBT Online Banking ID and Password. Once you have logged on with your ID and Password, you will be prompted to change the Password.

Your new Password must contain at least four and no more than eight characters. These can be any combination of letters and numbers. The Password has the same effect as your signature to authorize transactions. You agree to keep the Password private, not to record the Password or otherwise disclose or make the Password available to anyone. 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 Citizens Bank & Trust Co. Online Banking, including full access to your accounts. You have no ability to limit any such person's authority. If you give your Password to a third party, you authorize Citizens Bank & Trust Co. to accept instructions from any persons using your Password to conduct Citizens Bank & Trust Co. Online Banking transactions.

You will also have the option to change your Online Banking ID. You are not required to change your Online Banking ID. If you choose to change it, your Online Banking ID must be at least one but no more than twelve characters, and start with a letter. It can consist of familiar words such as a nickname or description. The ID must be unique and not used by another user.

6. Customer Liability.

Tell us at once if you believe your Password has been lost, stolen or otherwise became available to an unauthorized person. Telephoning is the quickest and best way of keeping your possible losses down. You could lose all the money in your accounts. If you tell us within two business days, 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, 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 lose any rights to recover from us, even if we failed to use ordinary care in making the transfer.

7. Contacts in Event of Unauthorized Transfer or For Other Reasons.

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, immediately call us at **985-892-3776 during normal working hours**, and then if instructed by us, write us at:

Citizens Bank & Trust Co.
Online Banking Department
P.O. Box 1530
Covington, LA 70434

8. Error Resolution Notice.

In case of errors or questions about your Electronic Transfers, contact us as soon as you can at the above telephone number or address. Also contact us if you think your statement or receipt is wrong or if you need more information about a transfer or payment listed on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of the suspected error.

If you tell us orally or contact us through our secure message center, we may require that you send us your complaint in writing within 10 business days.

We will tell you the results of our investigation 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 provisionally credit your account within 10 business days for the amount you think is in error, so that you will have 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 provisionally credit your account.

If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation and we will reverse any provisional credit we made to your account. You may ask for copies of the documents that we used in our investigation.

9. Business Days.

Our business days are Monday through Friday, excluding federal holidays. We can process a funds transfer on the same business day as your instructions if we receive your instructions before our Citizens Bank & Trust Co. Online Banking cut-off hours of 5:00 PM CDT on a business day. If we receive your instruction after these cut-offs or after the end of our business day, we process the transaction on our next business day.

10. Hours of Operation.

Although you may access Citizens Bank & Trust Co. Online Banking 24 hours a day, 7 days a week, at certain times some or all of Citizens Bank & Trust Co. Online Banking's account options may not be available due to system maintenance. If Citizens Bank & Trust Co. Online Banking will not be accessible for an extended period of time, we will attempt to provide you with notice, but we cannot guarantee prior notice will be provided.

11. Online Banking Services.

Using your User ID and Password you can perform the following:

- a. Account Information. You can obtain specific information about your accounts, including:
 - 1) Account balance information, loan payment due dates and maturity dates,
 - 2) Detailed information including interest rates and interest paid year to date,
 - 3) Account activity including deposits and withdrawals. You will have the ability to download your account information to specific file formats.
- b. Funds Transfers. You may transfer funds between eligible Citizens Bank & Trust Co. accounts. Fund Transfers can be scheduled on a one-time basis or on a reoccurring basis. Permissible fund transfers include:
 - Transfer funds from checking to checking or savings.
 - Transfer funds from savings to savings or checking.
 - Make payments from checking to your loan accounts with us.

A transfer of funds between any of these accounts may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Accounts requiring two (2) or more signatures are not eligible for this service. You agree to transfer funds only from accounts that have sufficient cleared funds to complete a transfer and understand that a transfer from an account with insufficient or unavailable funds may not be completed. Modifying or deleting transfers may be done prior to the 5:00 PM CDT internal cut-off. If the transaction has already been processed electronically, you cannot reverse the transaction.

(1). Federal Limitations on Transfers – Under federal regulations, you may make no more than six transactions per monthly statement cycle from your savings or money market deposit account. These transactions include preauthorized fund transfers, telephone transfers, Citizens Bank & Trust Co. Online Banking transactions, checks and point-of-sale transactions. Of these six transactions, you are limited to no more than three transactions per monthly statement cycle by check, draft, debit card or similar order to third parties. Each funds transfer through Citizens Bank & Trust Co. Online Banking from savings or money market deposit is counted as one of the six limited transfers you are permitted each monthly statement cycle.

(2). Other Limitations, Priority and Performance of Transactions -- We may, from time to time, limit the type, number and dollar amounts of any checks, drafts, transfers or withdrawals made by Citizens Bank & Trust Co. Online Banking, notwithstanding the amount in your accounts.

If at any time you perform transactions (whether Citizens Bank & Trust Co. Online Banking or other types of electronic or paper based transactions) on your account, and that account contains insufficient funds to allow all of the transactions to be performed, we may, at our sole discretion, choose which transactions we will allow to be performed, and we may refuse your other transactions (including your Citizens Bank & Trust Co. Online Banking transactions). Alternately, we may, at our sole discretion, allow all such transactions to be performed and create an overdraft on your account. You agree to immediately reimburse us for the amount of the overdraft, and to pay any overdraft charges that may apply as set forth in our most recent fee schedule.

c. Electronic Messages. Sending messages through Citizens Bank & Trust Co. Online Banking is a way to communicate with the Bank. However, there may be times when you need to speak with someone immediately (especially to report a lost or stolen Password). In these cases do not use an electronic message. Instead, call us immediately at 985-892-3776 during working hours. Also it is important to remember that you can not use an electronic message through Citizens Bank & Trust Co. Online Banking to conduct transactions. To conduct transactions, please follow the appropriate instructions provided by the Bank.

d. Stop Payments. A stop payment order must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date and amount of the item, and the payee. We will honor a stop payment request by the person who signed the particular item, or, by any other person, who has a right to withdraw from the account, even though the other person did not sign the item. If you have told us in advance to make regular payments

out of your account, you can stop any of these payments, here is how: Complete a Stop Payment request at any of Citizens Bank & Trust Co. branches, call us at 985-892-3776 or write us at:

Citizens Bank & Trust Co.
Online Banking Department
P.O. Box 1530
Covington, LA 70434

If you stop one of these payments three business days or more before the Online Banking transfer is scheduled, and we do not do so, we will be liable for your losses or damages. Refer to our current fee schedule for charges relating to stop payments.

12. Periodic Statements.

Your Citizens Bank & Trust Co. Online Banking account activity will appear on your periodic account statement.

13. 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 transfer or bill payment, and we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the money in your account is subject to legal process or other encumbrances restricting the transfer.
- If the transfer would go over the available balance in your overdraft account.
- If a transfer system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer or use of Citizens Bank & Trust Co. Online Banking despite reasonable precautions that we have taken.
- If we have a reasonable basis for believing that unauthorized use of your account(s) has occurred or is occurring, if you are in default under this or any other Agreement with us, or if you or we have terminated or suspended your use of Citizens Bank & Trust Co. Online Banking.
- If your operating system is not properly installed or properly functioning.
- 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 Citizens Bank & Trust Co. Online Banking, including, without limitation, your inability to access Citizens Bank & Trust Co. Online Banking or any part of Citizens Bank & Trust Co. Online Banking .

- For failure to provide access or for interruptions in access to Citizens Bank & Trust Co. Online Banking due to Citizens Bank & Trust Co. Online Banking system failure.
- 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 WILL BE TO CORRECT THE ERROR, BUT IN NO CASE WILL THE BANK BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES CAUSED BY, IN CONNECTION WITH, OR IN ANY WAY RELATED TO THE ERROR.

14. Account Information Disclosure.

We will disclose information to third parties about your account or the transfers you make, as permitted by law and by our Privacy Policy.

15. Termination.

We may modify, suspend or terminate your privilege of using Citizens Bank & Trust Co. Online Banking and may withhold approval of any transaction, at any time, without prior notice to you. If you do not access your Citizens Bank & Trust Co. accounts via Citizens Bank & Trust Co. Online Banking for any 180 day period, for your protection, we reserve the right to discontinue this service. In the event we terminate Citizens Bank & Trust Co. Online Banking, we will try to notify you in advance but are not required to do so. You will be notified as soon as practicable. You may terminate your access to Citizens Bank & Trust Co. Online Banking by notifying us in writing at:

Citizens Bank & Trust Co.
Online Banking Department
P.O. Box 1530
Covington, LA 70434

16. Third Parties.

You understand that third parties other than us provide support and services relating to Citizens Bank & Trust Co. Online Banking, and you authorize us to contract third parties to provide such support and service. We also reserve the right to assign or delegate certain of our rights and responsibilities under this agreement to other independent contractors or other third parties. You may not assign this Agreement, in whole or in part, or delegate any of your responsibilities under this Agreement to any third party or entity.

17. Amendment.

We may amend this Agreement at any time. Notice will be sent to you at your current address in our files, or you agree that we may communicate with you any amendment by electronic message as allowed under applicable laws and regulations. Amendments will be effective upon the date indicated in the notice. By accessing Citizens Bank & Trust Co. Online Banking after the amendments have been made, you agree to be bound by the amended agreement.

18. Addition of New Services.

Citizens Bank & Trust Co. may, from time to time, introduce new Online Banking services. We may notify you of the existence of these new services when they become available and, if you choose to make use of any new service, you agree to be bound by any terms and conditions regarding the new services that we may send to you.

19. Virus Protection.

You agree that we are not responsible for any electronic virus that you may encounter using our Online Banking services. We encourage you to routinely scan your computer and diskettes using any reliable virus protection product to detect and remove any viruses found. Undetected or unrepaired, a virus may corrupt and destroy your program, files and even hardware.

20. No Waiver.

No delay of or waiver by us of any power, right, remedy or obligation under or in connection with this Agreement on any one occasion will not constitute a waiver of that power, right, remedy or waiver on any later occasion. In any event, no such delay or waiver by us is effective unless it is in writing and signed by us.

21. Fees.

Citizens Bank & Trust Co. does not charge to access Citizens Bank & Trust Co. Online Banking. Any other normal account and/or activity charges are applicable and you will be charged accordingly. The customer agrees to be responsible for telephone and Internet Service Provider (ISP) charges to the extent that any may be incurred by use of Citizens Bank & Trust Co. Online Banking.

22. General.

This Agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts, including, without limitation, our Deposit Account Rules. In the event of a conflict between this Agreement and any other account rules and agreements that apply to your accounts, this Agreement shall govern and prevail for Citizens Bank & Trust Co. Online Banking related transactions.

**CITIZENS BANK
& TRUST COMPANY**

Effective July 1, 2004

Main Office
222 N. New Hampshire St.
Covington, LA 70433
985-892-3776

Abita Springs
22109 Level St.
Abita Springs, LA 70420
985-898-4785

Mandeville
3100 E. Causeway Approach
Mandeville, LA 70448
985-626-8114

Hwy. 25 Office
73021 Hwy. 25
Covington, LA 70435
985-898-4749

Barker's Corner-Lee Rd.
79030 Hwy. 437
Covington, LA 70435
985-892-4234

**CiBIL (24 hour information line)
985-898-4740**

www.cbtbanking.com



Citizens Bank & Trust Co.
Online Banking Bill Payment Agreement and Disclosure

1. Coverage.

This Agreement applies to all persons that are parties to the accounts. In this Agreement, the terms “you “ and “your” refer to each user on an account accessible by Citizens Bank & Trust Co. Online Banking , and the terms “us,” “we,” and “our” refer to the Bank. This Agreement applies to your use of our bill payment service, Citizens Bank & Trust Co. Online Banking Bill Pay, (“Bill Pay” or “Bill Payment”), that permits you to pay bills on an automatic recurring basis or as specific one-time payments. By using Citizens Bank & Trust Co. Online Bill Pay, you agree to abide by the terms and conditions of the Agreement and acknowledge your receipt and understanding of the disclosures contained in this agreement.

2. General.

To establish Bill Pay, you will complete certain enrollment screens or other documents evidencing your desire to access your personal accounts using Citizens Bank & Trust Co. Online Banking . Your completion and submission of the Online Banking and Bill Pay Application constitutes your acceptance to the terms of this Agreement.

You must designate one or more eligible checking accounts as your bill payment accounts. Checking accounts requiring two (2) or more signatures are not eligible for this service. To use Bill Payment, you will provide us with the name and address of the payee (i.e., the person you want to pay), your account number with that payee and any other information we require to properly debit your account with us and credit your account with the payee. If your account number or any other information changes, or if you wish to add, edit or delete payees, you must provide us with these changes before 2:00 AM CDT Monday-Friday. If your account number or any other information changes, or if you wish to add, edit or delete payees on a same day payment submitted between 2:00 AM CDT and 12:00 PM CDT, you must provide us with these changes before 12:00 PM CDT. All such designations and changes must be entered in the appropriate fields through the Bill Payment section of Citizens Bank & Trust Co. Online Banking . You authorize us to make all changes submitted through Citizens Bank & Trust Co. Online Banking by you or any other person having access to your Password and account information.

You may pay any party located in the United States through Bill Pay. You agree not to use Bill Pay to make payments to the Internal Revenue Service, or other tax payments, payments arising from any legal proceeding (such as child support payments or traffic tickets), payments to settle securities purchases, or to payees outside of the United States. If you do schedule these types of payments, then you assume all risks should such payments not be timely delivered or processed.

We work with payees to encourage them to accept an electronic payment or check. If we are unsuccessful or if we believe that the payee cannot process payments in a timely manner, we may decline to make future payments to this payee. In the unlikely event that this occurs, we will send you a notice. We may refuse to make payments to certain payees at our sole discretion and to payees that choose not to participate in the services.

3. Fees.

Citizens Bank & Trust Co. does not charge to access Citizens Bank & Trust Co. Online Bill Pay. Any other normal account and/or activity charges are applicable and you will be charged accordingly. The customer agrees to be responsible for telephone and Internet Service Provider (ISP) charges to the extent that any may be incurred by use of Citizens Bank & Trust Co. Online Banking.

4. How Bill Payments are Made.

Bill payments are processed either through an electronic transmission to the payee, or by a check drawn on your account and mailed to the payee. Payees who receive electronic delivery through an electronic transmission to the payee will receive your payment information, including your account number with the payee, through a computer link. All checks are sent through the U.S. mail. Payments made with checks are generally received and credited by most payees within five to seven business days, and payments electronically sent are generally received and credited by most payees within three business days. To help ensure that your payments arrive on time, you must schedule your payments at least five to seven business days before the payment due date. This generally allows sufficient time for the payee to receive and post your payment. If you schedule a payment less than five to seven business days before the due date set by the payee/merchant, even if such payment is scheduled during a grace period, you assume all risk pertaining to finance or other charges that the payee/merchant might impose.

If we receive any payment instructions from a payee, we may follow those instructions to help ensure that the payment is received by the payee and promptly credited to your account with them.

Payments where the payee requires payment stubs, coupons or remittance slips may require additional time to post as such payments are provided by us without such documentation. You acknowledge and agree that Citizens Bank & Trust Co. shall have no liability for any finance or other charges based on the request for an Online Banking bill payment to be made to a payee that requires remittance documentation.

5. Late Charges.

If you follow all of the procedures described in this Agreement and follow all Bill Payment instructions accurately and completely, and a bill payment has not arrived at the payee within the allowable number of days described on the screen at the time you scheduled the payment, we will reimburse you for all penalties and associated late fee charges incurred due to such a late payment. Situations in which you are responsible for failing to follow procedures and instructions include, without limitation, your failure to schedule the payment a correct number of days before the due date, incorrectly scheduling the payment or supplying incorrect account information.

6. Your Responsibility.

You are responsible for selecting all systems, hardware and your Internet Service Provider (ISP), and for any defect, malfunction or interruption in service or security due to hardware failure from your Internet Service Provider and its systems and computer services.

7. Access Codes.

To access Bill Pay, you must be enrolled in Online Banking. To access Citizens Bank & Trust Co. Online Banking, you will be required to complete an Online Banking Application and bring it to one of our branches. You will be given a CBT Online Banking ID and Password. Once you have logged on with your ID and Password, you will be prompted to change the Password.

Your new Password must contain at least four and no more than eight characters. These can be any combination of letters and numbers. The Password has the same effect as your signature to authorize transactions. You agree to keep the Password private, not to record the Password or otherwise disclose or make the Password available to anyone. 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 Citizens Bank & Trust Co. Online Banking, including full access to your accounts. You have no ability to limit any such person’s authority. If you give your Password to a third party, then, you authorize Citizens Bank & Trust Co. to accept instructions from any persons using your Password to conduct Citizens Bank & Trust Co. Online Bill Pay transactions.

You will also have the option to change your Online Banking ID. You are not required to change your Online Banking ID. If you choose to change it, your Online Banking ID must be at least one but no more than twelve characters, and start with a letter. It can consist of familiar words such as a nickname or description. The ID must be unique and not used by another user.

8. Customer Liability.

Tell us at once if you believe your Password has been lost, stolen or otherwise became available to an unauthorized person. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within two business days, 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, you could lose as much as \$500.

Also, if your statement shows transfers/payments initiated by Online Banking 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 lose any right to recover from us, even if we failed to use ordinary care in making the payment.

9. Contact Us in Event of Unauthorized Transfer/Payment or For Other Reasons.

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 us immediately at 985-892-3776 during working hours, and then if we request, write to us at:

Citizens Bank & Trust Co.
Online Banking Department
P.O. Box 1530
Covington, LA 70434

In cases where you need to speak to someone immediately (especially to report a lost or stolen Password) contact us immediately by phone.

10. Error Resolution Notice.

In case of errors or questions about your Electronic Transfers, contact us as soon as you can at the above telephone number or address. Also contact us if you think your statement or receipt is wrong or if you need more information about a transfer or payment 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.

- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of the suspected error.

If you tell us orally or contact us through our secure message center, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation 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 provisionally 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 questions in writing and we do not receive it within 10 business days, we may not provisionally credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation and we will reverse any provisional credit we made to your account. You may ask for copies of the documents that we used in our investigation.

11. Business Days.

Our business days are Monday through Friday excluding federal holidays. If you submit your payment instructions for a recurring or one time payment, before 2:00 AM CDT Monday-Friday it will be processed at 2:00 AM CDT. Payments submitted between 2:00 AM CDT and Noon CDT will be processed at 12:00 Noon CDT. Payments received after 12:00 Noon CDT on Monday-Thursday will be processed the next business day. Payments received after 12:00 Noon CDT on Friday will be processed the next business day. All payments scheduled to go on a weekend will be processed on the processing day before the weekend. All payments scheduled to go on a holiday will be processed the day before that date. Payments entered on the weekend, recurring or one time, will be processed on the next business day. If the date you request for a future payment is not a business day, we will process the transaction on the business day immediately preceding the date you have requested. If you schedule a recurring bill payment and the payment date does not exist in a month, the payment will be processed on the last business day of that month.

12. Hours of Operation.

Although you may access Citizens Bank & Trust Co.'s Online Banking Bill Payment Service 24 hours a day, 7 days a week, at certain times some or all of Citizens Bank & Trust Co.'s Online Banking account options may not be available due to system maintenance. If Bill Payment will not be accessible for an extended period of time, we will attempt to provide you with notice but we cannot guarantee prior notice will be provided.

13. Canceling Bill Payments and Requesting a Stop Payment.

a). Canceling an Order. You may add, edit, or delete a payment up to 2:00 AM CDT on the day the payment is scheduled to be sent. If a same day payment is submitted between 2:00 AM CDT and 12:00 PM CDT it may be edited up until 12:00 PM CDT. If we don't receive your instruction identifying a cancelled payment prior to that time, we may process the transaction. Remember that we will process your transaction on the business day before the date you requested

if your request date is not a business day. Please note that until you cancel any repeating Online Banking bill payments, such payments will continue even though the obligation may have been paid off. It is your responsibility to cancel repeating Online Banking bill payments when they are no longer necessary.

b). Requesting a Stop Payment. If a payment has already been sent electronically, a stop payment cannot be placed. If the payee has been issued a check, then stop payment requests may be made under certain circumstances by calling the bank at 985-892-3776. Once placed, a stop payment order on a check will be effective for 6 months from the date when it was authorized. You must decide whether to place another stop payment order for an additional 6 months when the expiration date arrives. Stop payment requests canceling specific Bill Payments to particular payees will not affect other Bill Payments already scheduled at the time of the stop order or future Bill Payments that you schedule with those payees.

c). Our Rights. If we fail to cancel or stop any bill payments, the payment will stand unless you show us that your obligation to the payee was unenforceable. If we recredit 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 the payee.

14. Overdrafts.

When you schedule a bill payment using Citizens Bank & Trust Co. Online Banking Bill Pay, you authorize us to withdraw the necessary funds from your account with us. We deduct the amount of your bill payment from your account on the date we process your instruction. 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 adjust the overdrawn amount, together with any applicable fees. If the account is maintained in connection with an overdraft protection plan, any overdraft will be handled in accordance with agreement or rules governing that account rather than this Agreement.

15. Our Liability For Failure to Complete a Bill Payment.

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 payment from your account on time or in the correct amount according to our agreement with you, we will be liable to you for damages. However, there are some exceptions. We will not be liable for instance:

- If through no fault of ours, you do not have enough available funds in your account to make the payment. If the money in your account is subject to legal process or other encumbrances restricting the payment.

- If the payment would go over the available amount in your overdraft account.
- If there are delays caused by the mail system or the negligence or willful misconduct of yourself or others.
- If the bill payment system was not working properly and you knew about the breakdown when you initiated the payment.
- If circumstances beyond our control (such as fire or flood) prevent the payment despite reasonable precautions that we have taken.
- 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 we have a reasonable basis for believing that unauthorized use of your account(s) has occurred or is occurring, if you are in default under this or any other Agreement with us, or if you or we have terminated or suspended your use of Citizens Bank & Trust Co. Online Banking or Bill Payment Services.
- 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 Citizens Bank & Trust Co. Online Banking, including without limitation, your inability to access Citizens Bank & Trust Co. Online Banking or any part of Citizens Bank & Trust Co. Online Banking.
- For a failure to provide access or for interruptions in access to Citizens Bank & Trust Co. Online Banking and/or Bill Payment Services due to your Internet Service Provider system failure.
- 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 paying a bill will be to correct the error. In no case will the bank be liable for any indirect, special, incidental, economic or consequential damages caused by, in connection with, or in any way related to the error.

16. Account Information Disclosure.

We will disclose information to third parties about your account or the transfers you make, as permitted by law and by our Privacy Policy.

17. Termination.

We may modify, suspend or terminate your privilege of using Bill Payment Services and may withhold approval of any transaction, at any time, without prior notice to you. If prior notice is required by regulation, you agree that any required notice may be sent electronically at your Citizens Bank & Trust Co. electronic address. If you do not access Bill Payment for any 180 day period, for your protection, we reserve the right to discontinue this service. In the event we terminate Bill Payment, we will try to notify you in advance but are not required to do so. You will be notified as soon as practicable.

Any one person who can use the account accessible with Bill Payment may terminate Bill Payment by writing us at:

Citizens Bank & Trust Co.
Online Banking Department
P.O. Box 1530
Covington, LA 70434

Termination shall not affect the rights and obligations of the parties for transactions made with Bill Payment Services before we have had reasonable time to respond to your termination request.

18. Third Parties.

You understand that support and services relating to Bill Payment Services are provided by third parties other than us, and you authorize us to contract with third parties to provide such support and service. We also reserve the right to assign or delegate certain of our rights or responsibilities under this agreement to other independent contractors or other third parties.

You may not assign this Agreement, in whole or in part, or delegate any of your responsibilities under this Agreement to any third party or entity.

19. Amendment.

We may amend this Agreement at any time. Notice will be sent to you at your current address in our files, or you agree that we may communicate with you any amendment by electronic message as allowed under applicable laws and regulations. Amendments will be effective upon the date indicated in the notice. By accessing Bill Payment Services after the amendments have been made, you agree to be bound by the amended agreement.

20. Limitations, Priority and Performance of Transactions.

For security purposes, we may, from time to time, limit the number and dollar amount of any payments made through Bill Pay, notwithstanding the amount in your accounts, and terminate or suspend Bill Pay without notice unless otherwise required by law or regulation. If at any time you perform transactions (whether Bill Pay or other types of electronic or paper based transactions) on your account, and that account contains insufficient funds to allow all of the transactions to be performed, we may, at our sole discretion, choose which transactions we will allow to be performed, and we may refuse your other transactions (including your Bill Pay transactions). Alternately, we may, at our sole discretion, allow all such transactions to be performed and create an overdraft on your account. You agree to immediately reimburse us for the amount of the overdraft, and to pay any overdraft charges that may apply as set forth in our most recent fee schedule.

21. General.

This Agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts including, without limitation, our Important Information about Deposit Accounts and Online Banking Agreement and Disclosures. In the event of a conflict between the Agreement and any other account rules and agreements that apply to your accounts, this Agreement shall govern and prevail.

22. Periodic Statements.

Your Citizens Bank & Trust Co. bill payments will appear on your periodic account statement.

**CITIZENS BANK
& TRUST COMPANY**

Effective July 1, 2004

Main Office

222 N. New Hampshire St.
Covington, LA 70433
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Hwy. 25 Office

73021 Hwy. 25
Covington, LA 70435
985-898-4749

Abita Springs

22109 Level St.
Abita Springs, LA 70420
985-898-4785

Lee Rd. Office

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79030 Hwy. 437
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3100 E. Causeway Approach
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