



Bill Pay Terms and Conditions Agreement

First Community Bank hereby publishes the following terms and conditions for User's use of bill payment services via telephone, personal computer or any other device as may be offered by First Community Bank. First Community Bank reserves the right to modify these terms and conditions at any time, effective upon publication. User's use of bill payment services constitutes agreement to these terms and conditions and any modifications thereof.

Prohibited Payments

You agree not to use the Bank's Bill Payment service for payments made to or through a federal, state or local court or agency (fines, taxes, fees, etc.). These payees are often not equipped to properly handle electronic payments or a payment not accompanied by coupon or similar device. You also understand that the Bank has no obligation to monitor your compliance with this requirement and is not liable for any payments to these payees who are not processed timely or properly.

The following payment types are prohibited through the Service:

1. Tax or other governmental entities (utility payments to governmental entities are permitted)
2. Collection agencies
3. Court-ordered payments such as alimony, child support, speeding tickets, etc.
4. Payments to payees outside of the United States
5. Payments to payees located in Armed Forces postal codes such as AE and AP Payments to settle securities transactions
6. Payments to payoff "special financing" transactions

To stop a bill payment originated in Internet Banking, you must contact technical support for assistance. Please refer to the numbers indicated above or on the website. Fees apply.

Bill Payment Cutoff Time

Bill payments must be entered and transmitted to the bill payment processor prior to 5:00 PM, Central Standard Time in order to ensure that the payment process will begin on the same day. Payments will not be processed on any Federal Holidays, even if the bank is open for business.

Debiting of funds

Your account can be debited as early as one (1) business days before the "Send On" date of the designated payment. The funds must be in your account and available for withdrawal at that time. If funds are not available for withdrawal as directed, the Bank may cancel the bill payment and revoke your bill payment service. **If there are not funds available, there may be a delay in sending the payment. First Community Bank can cancel a payment if funds are not available.**

Payment Timeframes

You must schedule your payments long enough in advance of the date you want the payment to be received by the payee to allow for the processing and transmission of the payment either through an Automated Clearing House (ACH) or by check drawn by the bill payment processor and sent through the United States Mail. It is recommended that you allow at least six (6) business days between the date you specify for the payment to be made and the due date, not counting any grace period. A "Business day" shall mean Monday through Friday, excluding Federal Banking holidays.

The payee will **generally** receive payments designated as "electronic" within 3 business days after the funds have been withdrawn from your account. Payments that are designated as "check" will be received when delivered by the US Postal Service. The Bank has no authority or control over "check" issued payment delivery times.

You must be careful when selecting the account from which the payment is to be made and when inputting the payee's name and address, as neither the Bank nor the processing company will check for accuracy. User agrees to provide correct payee name, address, account information and payment amount. Users will be liable for any fees that occur on late payments due to incorrect payee information.

Termination of service

Users can at any time close their bill payment account by either contacting the bank at 608-868-7644 or by sending the request to:

First Community Bank
Attn: Customer Service
202 Merchant Row
Milton, WI 53563-0218

After 6 months of inactivity, First Community Bank reserves the right to delete the unused bill pay account. Once deleted all payee and payment history will no longer be available. If you would like to reinstate your bill pay account you must request access through internet banking.

We may modify, suspend or terminate your privilege of using Online Bill Pay and may withhold approval of any transaction, at any time, without prior notice to you. Any one person who can use the account accessible with Online Bill Pay may terminate Online Bill Pay. Your termination of Online Bill Pay will automatically terminate reoccurring payments.

Error Resolution

User agrees to notify First Community Bank or its authorized agent no later than 60 days after User receives the FIRST statement on which User believes a problem or error occurred.

User acknowledges that First Community Bank or its authorized agent will use all reasonable efforts to resolve an issue within 10 business days. If an issue is reported orally, User may be required to send the complaint or question in writing within 10 business days. Results of the investigation will be communicated within 3 business days after it finishes its investigation. If First Community Bank or its authorized agent needs more time they may take up to 45 days (90 days for Check Card transactions not

performed at an ATM, foreign-initiated EFTs or new accounts) to investigate your complaint or question. If the Bank decides to do this, the Bank will provisionally credit the user's account within 5 business days for the amount the User believes is in error. If we ask the User to put the complaint or question in writing and we do not receive it within 10 business days, we may reverse the provisional credit. If we determine there was no error and we provided you with provisional credit, this credit will be reversed.

Other Terms and Conditions

Your use of the Bank's EFT services is subject to this Disclosure and Agreement, the Bank's terms and conditions for deposit accounts and all other terms and conditions applicable to your accounts, including any future changes the Bank makes to those agreements. If there is a conflict between the terms of this Disclosure and Agreement and the other agreement, the terms in this Disclosure and Agreement will prevail.