



People Pay Disclosure and Addendum

You understand that by utilizing FNBC Bank and Trust's People Pay service through its Consumer eBanking and/or Mobile Banking services you accept the terms and conditions of the service. This Disclosure and Addendum supplements and constitutes a part of the FNBC Bank and Trust's PC (personal computer)/Internet Banking & Bill Payment Agreement. This Disclosure and Addendum sets forth additional terms and conditions for use of the FNBC Bank and Trust's People Pay service. The Agreement will remain in full force and effect and they are supplemented by this Addendum. To the extent there is a conflict between the terms of the Agreements and this Addendum, the terms of the Addendum will govern your use of the People Pay service. Further, by enrolling in the Payment Service, you agree that the terms of this Addendum apply only to your use of People Pay and do not apply to other products, services, or transactions under the Internet Banking & Bill Payment Agreement or any other Agreements you have entered into with FNBC Bank and Trust.

You understand that the People Pay service utilizes a variety of payment channels for person-to-person payments between your account at FNBC Bank and Trust and any person with an eligible U.S. based financial institution account or PayPal® account. You understand and agree that when you initiate a payment from your eligible FNBC Bank and Trust account the processing of the payment may start immediately with debit to your account. Receipt of the funds by the recipient is dependent on their acceptance of the payment and whether information requested from the recipient has been provided. Additionally, you may receive funds through the People Pay service from a payment generated by another user of the service. You hereby acknowledge that the receipt of money from another person is subject to the terms and conditions of other account related agreements between you and FNBC Bank and Trust.

You understand that in order to use the People Pay service you must maintain an eligible funding account ("Account") and be enrolled in FNBC Bank and Trust's Consumer eBanking service. An eligible funding account is an account with check-writing privileges that is linked and accessible via your Consumer eBanking account. This account may also be utilized for FNBC Bank and Trust's Bill Payment service. Payments initiated through the People Pay service can be made to a person ("Recipient") by utilizing their financial institution information, mailing address, email address, or mobile telephone number.

You (the "Sender") understand and agree that FNBC Bank and Trust is relying upon the information that you provide when initiating a payment. **Any errors, including incorrect or inconsistent recipient names, street addresses, email addresses, mobile numbers or account numbers are your responsibility. The Bank does not confirm or verify the information you enter prior to sending the Payment.** When we process the payments that you authorized through the People Pay Service, you also authorize us to debit the Account for the amount of the Payment, plus any service fees in effect at the time the Payment instructions are received, and to remit funds to the Recipient as indicated in the Payment instructions.

You understand that, depending on the method of payment selected, payments made through the People Pay service may be completed in real time or there may be a slight delay in the debiting and/or crediting of the account that is being used.

You understand that there are transaction limits for payments made through the People Pay service. The limits are determined by the selected payments method, as described in the following schedule:

Payment Methodology	Recipient Information Needed	Transaction Limit	Daily Limit	Debit to Sender's Account
Account-to-Account Transfer	Recipient's bank routing/transit and account numbers	\$750	\$1,500	Real-time, when Payment is authorized.
PayPal	Recipient's email address or mobile telephone number	\$750	\$1,500	Real-time, when Payment is authorized.
Recipient Chooses	Recipient's email address or mobile telephone number	\$750	\$1,500	When the Recipient claims the Payment.
Direct Check	Recipient's mailing address	\$5,000	\$10,000	When Recipient cashes the check.
eGift Card	Recipient's mailing address or mobile telephone number	\$500	\$1,000	When the Recipient claims the Payment.

You understand that payments sent to a mobile phone number or an email address require the recipient to claim the funds within 10 calendar days. The recipient is directed to the People Pay site to claim their funds and they may choose to have the funds sent to their bank account or to their PayPal® account. Payments sent to a recipients PayPal® account require the recipient to log into their PayPal® account to claim the funds. Payments sent to a bank account require knowledge of the recipient's bank account and routing number.

You understand that Account-to-Account, PayPal, eGift Card and Direct Check Payments begin processing immediately after you click the button to submit the Payment and cannot be edited or canceled. For Recipient Chooses Payments, the Payment may be canceled if the Recipient has not claimed or picked up the Payment yet. Inquiries and requests to edit or cancel Payments should be directed to **Customer Service at 1-708-579-8600, Monday through Friday from 9:00am - 5:00pm and Saturday from 9:00am - 12:00pm (Noon)**. Please see the Automated Bill Payment Agreement and Disclosure section of the Internet Banking and Bill Pay Agreement and Disclosure for complete information about your rights and responsibilities in facilitating Payments utilizing the Payment Service.

You understand that you will not receive a notification when a Payment has been claimed. However, Payment status can be confirmed by viewing the Outgoing Payments tab on the Payment Service dashboard.

You understand that if a Payment is declined by the Recipient, you will receive an email or text message notification from the Payment Service.

The following criteria apply to Payment and eGift Card expirations:

Payment Methodology	Expiration Period
Account-to-Account Transfer	Payment happens in real-time and either succeeds or fails. No expiration.
PayPal	Payment happens in real-time and either succeeds or fails. No expiration. If the Recipient does not have and does not open a PayPal account, the PayPal Payment must be permitted to expire and PayPal will return the debited amount to your Account. This typically takes 30 calendar days.
Recipient Chooses	The Payment will expire in 14 days if the Recipient does not claim it.
Direct Check	Checks do not expire. If you do not want a check paid, you must place a stop payment order (stop payment fee applies).
eGift Card (Recipient Chooses)	The Payment will expire in 14 days if the Recipient does not claim it.

You understand that FNBC Bank and Trust will not be liable to you for Payments that are not properly completed in the following instances:

- If there is a hold on your Account, or if access to your Account is blocked, in accordance with banking policy. Please note that funds in the Account must be available in order to facilitate the transfer of Payment. Recent deposits made to your Account may not be available immediately. Please refer to the Availability Schedule section of the Funds Availability Policy Disclosure which was provided to you at Account opening.
- If your funds are subject to legal process or other encumbrance restricting the transfer.
- If you have insufficient funds in your Account to complete the Payment.
- If your Payment authorization terminates by operation of law.
- If you believe someone has accessed your account(s) without your permission and you fail to notify FNBC Bank and Trust as detailed in the Internet Banking & Bill Payment Agreement.
- If we received incomplete or inaccurate information from you or a third party involving the Account or Payment instruction.
- If FNBC Bank and Trust has a reasonable basis for believing that unauthorized use of your Internet Banking credentials or Account(s) has occurred or may be occurring.
- If you are in default of this Addendum and its terms and conditions or any other agreement you have with FNBC Bank and Trust.
- If Recipient refuses to accept a payment,
- If FNBC Bank and Trust, or you, terminate the Internet Banking and Bill Pay Service or suspend or terminate the People Pay Payment service.

You understand that you must reimburse the Bank immediately upon demand for any Payment completed for which your Account does not contain sufficient funds. Further, you must reimburse the Bank for any fees, including Overdraft fees, resulting from the Payment. **We may report information about your Account, including Account mismanagement and defaults, to credit bureaus.**

FNBC Bank and Trust does not assess fees for use of the People Pay service, but reserves the right to modify the terms of this Addendum and the applicable fees and service charges at any time, effective upon 30 days' notice to you as described in the Internet Banking & Bill Payment Agreement. You understand and acknowledge that the use of the PayPal Service may result in a fee being applied to the Payment by PayPal®. Such fees are governed by any agreements and disclosures provided by PayPal®, and FNBC Bank and Trust is not liable or responsible for such fees. Further, FNBC Bank and Trust is not liable or responsible for any fees incurred by the Recipient or any other third-party in the Payment.

You understand that access to the People Pay service may be suspended or terminated by FNBC Bank and Trust at any time. Your cancelation of FNBC Bank and Trust's Consumer eBanking Service will also cancel your access to the People Pay service.

By enrolling in the People Pay service, you agree to the terms and conditions described in this Addendum and the Agreement related to the Consumer eBanking, Mobile Banking and Bill Pay Services. Please print a copy of this Addendum for your records