



It is my pleasure to welcome you to Rosemount National Bank & our Online Banking service! The service has been added to your account and you may begin using it right away!

We are confident you will quickly discover Bill Pay E / Bill Pay Plus to be the fastest and most convenient method to pay all your bills. Access the service anytime, day or night, from the Internet. Bill Pay E / Bill Pay Plus is Rosemount National Bank's service designed to make your life a little bit easier.

To access the Online Banking & Bill Pay E / Bill Pay Plus service, you will need the following information:

Internet access: [www.rosemountbank.com](http://www.rosemountbank.com)

Your temporary User ID: **Your social security number (SSN)**

Your temporary Password: **Last four digits of your SSN**

(You will be prompted to change your User ID & Password after you have successfully logged on.)

Bill Pay Support phone number: 1-800-601-8235

Representatives are available at Rosemount National Bank for a hands on demonstration or simply call the bill payer system, press "0" and a service representative will be happy to assist you. Service representatives are standing by Monday through Friday 6:30 a.m. to 4:30 p.m. CST.

Here are a few helpful hints about your new service:

- Remember to allow a minimum of five (5) to seven (7) business days between the day you request a bill to be processed and when you want your payee to receive the payment. \*\*Recommended processing time is often printed on your payee statement. We recommend that you follow these instructions.\*\* Processing of recurring payments will not begin until activated/scheduled by you.
- You may add payees any time by using the "Add Payee" page on the Internet or by speaking to subscriber services at 1-800-601-8235.

Thank you once again for choosing Rosemount National Bank and for your participation in Bill Pay E / Bill Pay Plus. On behalf of everyone at Rosemount National Bank, I sincerely hope you enjoy the convenience it will bring to your life.

## BILL PAYING AGREEMENT/DISCLOSURE

There is no charge for using Bill Pay E; there is a \$3.95 monthly charge for using Bill Pay Plus.

This is your bill paying agreement with Rosemount National Bank. You may use Rosemount National Bank's bill paying service, Bill Pay E or Bill Pay Plus, to direct Rosemount National Bank to make payments from your designated checking account to the Payees you choose in accordance with this agreement. The terms and conditions of this Agreement are in addition to the Account agreements, disclosures and other documents in effect from time to time governing your Account (the Account Rules).

"You" or "your" means each person who is authorized to use the service. "Payee" means anyone, including the Financial Institution, you designate and the Financial Institution accepts as a payee.

### HOW TO SET UP PAYEES/PAYMENTS

Complete a bill paying enrollment form. IF YOU WANT TO ADD A NEW PAYEE, USE "SET UP ACCOUNTS/PAYEE" ON THE INTERNET OR SPEAK TO A SERVICE REPRESENTATIVE. You may add a new fixed payment to a Payee, only if the Payee is on your authorized list of payees, and by accessing the Service and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using the Service. The Financial Institution reserves the right to refuse the designation of a Payee for any reason. Each Payee accepted by the Financial Institution will be assigned a payee code. You may pay any payee you wish in the US. The Financial Institution is not responsible if a Bill Payment can not be made due to incomplete, incorrect, or outdated information provided by you regarding a Payee or if you attempt to pay a Payee that is not on your Authorized Payee list.

### THE BILL PAYING PROCESS

#### Single Payments

A single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's process date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by the financial institution, is currently 3:00 p.m. A single payment submitted after the cut-off time on the designated process date will be processed on the following business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's process date, the payment will be processed on the first business day following the designated process date.

## Recurring Payments

When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

- If the recurring payment's "Pay Backward" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date prior to the calculated process date.
- If the recurring payment's "Pay Backward" option is not selected (or if the "Pay Backward" option is not available), the process date for the new occurrence of the payment is adjusted to the first business date after the calculated process date.

Note: If your frequency settings for the recurring payment specify the 29<sup>th</sup>, 30<sup>th</sup>, or 31<sup>st</sup> as a particular day of the month for processing and that day does not exist in the month of the calculated process date, then the last calendar day of that month is used as the calculated process date.

For Single and Recurring Payments, YOU MUST ALLOW AT LEAST FIVE (5) BUSINESS DAYS, PRIOR TO THE DUE DATE, for each bill payment to reach the Payee. (For mid west subscribers, allow 7 days and for west coast subscribers, allow 8 days.) Any bill payment can be changed or canceled, provided you access the Bill Pay Service prior to the cut-off time on the business day prior to the business day the bill payment is going to be initiated.

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all bill payments requested, as well as, any other payment obligations you have to the Financial Institution. The Financial Institution reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with this requirement or any other terms of this agreement. If you do not have sufficient funds in the Account and the Financial Institution has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand. You further agree the Financial Institution, at its option, may charge any of your accounts with the Financial Institution to cover such payment obligations.

The financial institution reserves the right to change the cut-off time. You will receive notice if it changes.

### Hold:

If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

You agree that you will instruct us to make a transfer only when a sufficient balance is or will be available in the designated account at the time of the transfer.

You understand that we will not act on any transfer instruction from you if sufficient funds are not available in the account that you designated.

Your ability to make transfers from your savings account and money market savings account is restricted by Federal Reserve Board Regulation D. For each savings account, you are prohibited from making more than six pre-authorized transfers per month. Pre-authorized transfers include transfers made through RNB Online Services. No more than six transfers per month includes transfers made payable to third parties, such as checks, bill payments, ACH transfers or debit card entries. The following transfers do not count towards the limit:

1. transfers from your savings account or money market savings account to repay any amounts owed to Rosemount National Bank for loans;
2. transfers made by mail, messenger, ATM or in person.

Once a savings account or money market savings account has violated the Regulation D limits, Rosemount National Bank will notify you and may convert the account to a transaction type account.

#### Failure to make transfers.

If 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; however, we cannot assume any responsibility:

1. If you do not have enough money in your account to make a transfer or if your account has been closed.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
4. If circumstances beyond our control (such as fire or flood or systems failure) prevent the transfer, despite reasonable precautions that we have taken.
5. If the money in your account is subject to legal process, adverse claims, or other encumbrances restricting transfer.
6. If you have not properly followed instructions on how to make a transfer.
7. If we have placed a hold on funds in your account in accordance with our reasonable business procedures.

If we have a reasonable basis for believing that unauthorized use of your password has occurred or may be occurring, if you are in default under this agreement with us, if we or you terminate the agreement, or if we have suspended your use of RNB Online Services

### Electronic Messaging

You agree that we may send you or make available to you notices, disclosures, and other information electronically including, but not limited to, notices, disclosures, and other information required under the Electronic Funds Transfer Act and Regulation E of the Federal Reserve Board. If you have given us an e-mail address or postal address, we are entitled to rely on that address and assume that messages sent to that address are received by you until you give us notice in writing or by e-mail that the address is no longer valid. If we send you a notice or disclosure electronically, and you wish to download or print it and are unable to do so, contact us at the mailing address or telephone number address in the Error Notice section of this Agreement or send us an e-mail and we will provide you with a copy on paper.

You may bring a civil action against any person violating the consumer privacy and unauthorized withdrawal provisions of Minnesota law. In addition to actual damages or \$500 (whichever is greater), you may recover punitive damages, plus court costs and reasonable attorney's fees incurred.

### Limitation of Liability Relating to Available Online Services

Except as otherwise provided in this Agreement or otherwise expressly provided by applicable law or regulation, you agree that neither Rosemount National Bank nor any party that provides Internet access or provides equipment used to access the Online Banking Services or any agent, independent contractor, or subcontractor of any of the foregoing will be liable for any loss, injury, or damage including without limitation, direct, indirect, incidental, special, consequential, or punitive damages, whether under a contract, tort or any other theory of liability, arising in any way from the installation, use or maintenance of the Online Banking Services or of the Internet access provider used to access the available Online Services, or of the equipment used to access the available Online services including, without limitation any loss, injury, or damage relating to any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus, line failure or unauthorized interception or access to your communications with us, even if we or the Service Providers are aware of the possibility of such event.

### Periodic Statements

You will receive a monthly account statement from us for your checking and money market deposit accounts. You will receive a monthly account statement from us for your savings accounts that have been linked to your checking account or if there are electronic funds transfers from the savings account in a particular month. In any case, you will receive a savings statement at least quarterly. These printed statements will detail your Internet Banking and Bill Pay activities.

### Preauthorized Payments

Right to stop payment and procedures for doing so. 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:

Call RNB Bookkeeping at (651) 423-8700 or write Rosemount National Bank, 15055 Chippendale Avenue South, Rosemount, MN 55068, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may require you to put your request in writing and get it to us within 14 days after you call.

If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

### LIABILITY

You are solely responsible for controlling the safekeeping of and access to, your Personal Identification Number (PIN). You are liable for all transactions you make or that you authorize another person to make even if that person exceeds his or her authority. If you want to terminate another person's authority, you must notify the Financial Institution and arrange to change your PIN. You will be responsible for any Bill Payment request you make that contains an error or is a duplicate of another Bill Payment. The Financial Institution is not responsible for a Bill Payment that is not made if you did not properly follow the instructions for making a Bill Payment. The Financial Institution is not liable for any failure to make a Bill Payment if you fail to promptly notify the Financial Institution after you learn that you have not received credit from a Payee for a Bill Payment. The Financial Institution is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be the Financial Institution's agent. In any event, the Financial Institution will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this Agreement or the Service, even if the Financial Institution has knowledge of the possibility of them. The Financial Institution is not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond the Financial Institution's reasonable control.

### Unauthorized Access

Tell us AT ONCE if you believe your PIN or Password has been lost or stolen. Prompt notification is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum line of Overdraft Protection). If you tell us within sixty business days, you can lose no more than \$50. If you do NOT tell us within sixty business days after you learn of the loss or theft of your PIN or Password, and we can prove we could have stopped someone from using your PIN or Password without your permission if you had told us, you could lose as much as \$50. Also, if your statement shows transfers that you did not make, tell us AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days, if we can prove that we could have prevented someone from taking the money if you had told us in time. If a

good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If you believe your PIN or password has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, call RNB Bookkeeping at (651) 423-8700 during normal business hours as listed in this Agreement. WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN PINS OR PASSWORDS OR UNAUTHORIZED TRANSFERS VIA E-MAIL.

### Error Resolution

In case of errors or questions about your electronic transfers or if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, call or write us at the telephone number or address listed below as soon as possible. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. When contacting us, please provide the following information:

1. 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. The dollar amount of the suspected error.
4. For a bill payment, tell us the checking account number used to pay the bill, payee name, date the payment was sent, payment amount, reference number, and payee account number for the payment in question.

### Amendment and Termination

The Financial Institution has the right to change this Agreement at any time by notice mailed to you at the last address shown for the Account on the Financial Institution's records, by posting notice in branches of the Financial Institution, or as otherwise permitted by law.

The Financial Institution has the right to terminate this Agreement at any time. You may terminate this Agreement by written notice to the Financial Institution. The Financial Institution is not responsible for any fixed payment made before the Financial Institution has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by the Financial Institution on your behalf.

### Fees –

The fee for the Bill Paying Service is free for Bill Pay E or \$3.95 per month for Bill Pay Plus, for an unlimited number of monthly payments.

### Additional Charges for Customer requested IPay Services and Other Items

These charges will only be assessed if you request one or more of the services listed here. There will be NO Charge for any item if needed to correct a Financial Institution error.

Written Correspondence to Payee: \$10.00  
Per proof of Payment not necessitated by a dispute: \$10.00  
Payments returned due to customer error: \$5.00  
Overdraft Charge: \$32.00  
Overnight Fee: \$14.95  
2nd Day Fee: \$9.95  
Reinstate Fee: \$50.00  
Charitable Donation fee: \$1.95

The Financial Institution reserves the right to charge you for research time involving payments no longer available in your screen history. You will be informed of any such charges before they are incurred.

Bill payments are processed by Electronic Fund Transfers (EFT). Please see the Electronic Fund Transfers Disclosure Statement included, or, received when you opened your account, which discloses important information concerning your rights and obligations.

### Hours of Operation

You can access RNB Online through Rosemount National Bank's website seven days a week, 24 hours a day. However, at certain times, some or all of the service may not be available due to system or Internet maintenance. If we need to change the scope of RNB Online Banking Services, we will attempt to provide prior notices of such interruptions and changes, but cannot guarantee that such notice will be provided.

A transfer between deposit accounts initiated through Online Banking before 3:00 p.m. Central Time on a business day will be posted to your accounts on the same day. We cannot ensure that a transfer between deposit accounts after 3:00 p.m. Central Time on a business day will be posted to your account on the same day. Transfers initiated on a Saturday, Sunday, or a federal holiday, will be posted on the next business day. Credits to loan accounts initiated through RNB Online Banking may take up to two business days to post.

### Security Procedures

By accessing the RNB Online Banking, you hereby acknowledge that you will be entering a protected web site owned by Rosemount National Bank, which may be used only for authorized purposes. The Bank may monitor and audit usage of the System and all persons are hereby notified that use of the Services constitutes consent to such monitoring and auditing. Unauthorized attempts to upload information and/or change information on these web sites are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986.