

THE FIRST NATIONAL BANK OF KENTUCKY

Online Bill Pay User Agreement

This is your bill paying agreement with The First National Bank of KENTUCKY “The Bank”.

You may use The First National Bank of Kentucky bill paying service, EZPay, to direct The 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.

SERVICE FEES

Please see our Schedule of Fees.

HOW TO SET UP PAYEES/PAYMENTS

If you want to add a new “PAYEE”, select the “Payee” tab located in the service or speak to a service representative.

You may add a new fixed payment to a “Payee” 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 First National Bank of Kentucky reserves the right to refuse the designation of a “Payee” for any reason.

You may pay any “Payee” with-in the United States (including U.S. territories and APO’s / AEO’s).

The First National Bank of Kentucky is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

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 processing 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 Bank, is currently 3:00 PM CST.

A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays) as the payment’s processing date, the payment will be processed on the first business day following the designated processing 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 processing date is calculated for the next occurrence of the payment. If the calculated processing 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 Before" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date prior to the calculated processing date.
- If the recurring payment's "Pay After" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date after the calculated processing date.

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

SINGLE AND RECURRING PAYMENTS

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".

CANCELLING A PAYMENT

A bill payment can be changed or cancelled any time prior to the cutoff time on the scheduled processing date.

LIABILITY

- If you want to terminate another person's authority to use the Bill Pay service, you must notify The First National Bank of Kentucky 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 First National Bank of Kentucky 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 First National Bank of Kentucky is not liable for any failure to make a bill payment if you fail to promptly notify Bill Pay Customer Support after you learn that you have not received credit from a "Payee" for a bill payment.
- The First National Bank of Kentucky 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 Bank's agent.

AMENDMENT

The Bank reserves 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's branches, or as otherwise permitted by law.

TERMINATION

The Bank has the right to terminate this agreement at any time. You may terminate this agreement at any time by written notice to The First National Bank of Kentucky. The Bank 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 First National Bank of Kentucky on your behalf.