

OZAUKEE BANK N.A.
ONLINE BANKING & AUTOMATED BILL PAYMENT
USER TERMS AND CONDITIONS

Ozaukee Bank hereby publishes the following terms and conditions for User's use of Online Banking bill payment services via the Internet. Ozaukee 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.

1. User agrees to accurately follow product use instructions provided in the on-line tutorial.
2. User agrees to schedule bill payments (payment transaction date) at least five business days before the due date, not including any grace period.
3. User agrees to provide correct name, address, account information and payment amount. Upon initial payee set up, when choosing a vendor listed, be sure to verify the complete information is an EXACT match. Periodically the bill pay system may work with the vendor and merge bill payment addresses/ names that are processed in the same location. Therefore, a payee that you set up may change upon the request or approval of the vendor. Your payment will still be credited to your account as you had set up initially. We recommend that you identify payees by nickname under payee options.
4. User agrees to maintain sufficient funds in funding account on the transaction date requested.
5. User agrees to notify Ozaukee 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.
6. User acknowledges that Ozaukee Bank or its authorized agent may require up to 45 days to investigate a complaint or question. Ozaukee Bank or its authorized agent will use all reasonable efforts to resolve an issue within 3 business days. If an issue is reported orally, the User may be required to send the complaint or question in writing within 10 business days. If Ozaukee Bank or its authorized agent need more time, they will credit the User's account within 10 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 not credit the account. If we determine there was no error, we will send a written explanation within 3 business days after the investigation is finished.
7. User agrees that Ozaukee Bank will automatically deduct up to \$.35 per bill paid with Online Bill Pay services provided by Ozaukee Bank.

This Service may not be used to transmit alimony, child support or other court-directed payments or tax payments.

All transactions conducted after 8:00 P.M. Central Standard Time will be posted the following business day.

User understands that Payment Deletion (cancellation) for non-processed payments should be done at least one business day prior to the scheduled transmission date.

Business Days are Monday - Friday except federal banking holidays.

Ozaukee Bank Online Customer Support: 1.877.329.2572

Ozaukee Bank
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