

Citizens NationalBank

Bill Payment Agreement & Disclosure

In order to access the bill payment function, you must have an established checking account. Although you may currently have a different type of account with us, the checking account is the only account accessible for the bill payment function. This decision was based on Regulation D, which limits the number of withdrawals made from certain types of accounts. Your checking account may be used for all types of withdrawal purposes needed.

Electronic Bill Pay Disclosure

You may specify the date by which you want the payment to be made ("Payment Date"). That day can be any Business Day up to one year in the future. You must give the bill payment instructions at least 5 business days in advance of the day on which the payment is due to the Payee to ensure your bills are paid on time. For electronic bill pays that require an online check payment, payments will be mailed out 5 business days prior to Payment Date. Depending on the U.S. Postal Service, or other commercial delivery service, and the manner in which the Payee processes the check, an online check payment may post to your account before the payment date. If more than one online check payment is presented to us and/or more than one online EFT payment is scheduled on the same date, we will, in our sole discretion, determine the order in which these payments are processed.

While most Payees can be reached through our Online Banking, we reserve the right to refuse to allow you to designate any particular Payee or class of Payees. We shall have a reasonable opportunity to act before changes to your Payee list are effective. Funds are available for transfers and payments in accordance with our Funds Availability Policy contained in our Deposit Account Information Agreement pamphlet. If there are not sufficient available funds in the payment account to make payments you have authorized, we may either refuse to honor payment request or may make the payment and thereby overdraw the payment account. In either event, you will pay on demand the negative balance and are responsible for any insufficient funds and return item fees. If you have overdraft checking privileges with us, you are bound by the rules and regulations which apply to that credit privilege. If we refuse to honor a payment request due to insufficient available funds, the bill payment will be canceled and will not be paid. We will not be liable to you if a Payee cannot or will not accept a payment made through our service. You agree to notify us promptly if you receive notice from a Payee that a payment you made using the service has not been completed or remains unpaid.

If you have set up bill payments through Online Banking, you may alter or change the payment order until the payment is processed.

[To Bill Pay Online Banking](#)