



ONLINE BANKING/BILL PAYMENT & PRESENTMENT AGREEMENT AND DISCLOSURE

This Online Banking Agreement and Disclosure ("Agreement") describes your rights and obligations as a user of the Online Banking service or the Bill Payment & Presentment service ("Services"). It also describes the rights and obligations of Clinton Savings Bank ("Bank"). Please read this Agreement carefully. By requesting and using one of these Services, you agree to comply with the terms and conditions of this Agreement.

1. Definitions

The following definitions apply in this Agreement:

- "Authorized Representative" refers to a person with authority (with respect to the account);
- "Bill Payment & Presentment" is the Internet service that enables the scheduling of bill payments using a personal computer, and the receipt of electronic bills;
- "ISP" refers to your Internet Service Provider;
- "Online Banking" is the internet-based service providing access to your Bank account(s);
- "Online Account" means the bank account from which you will be conducting transactions using a Service;
- "Password" is the customer-generated code selected by you for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service;
- "PC" means your personal computer which enables you, with the Internet browser and ISP, to access your Online Account;
- "Time of day" references are to Eastern Standard Time;
- "Customer Number" is the identification code assigned to you for your connection to the Service;
- "We", "us", or "Bank" refer to Clinton Savings Bank, which offers the Services and which holds the accounts accessed by the Services; and
- "You" or "your" refers to the owner of the account or the authorized representative.

2. Access to Services

The Bank will provide instructions on how to use the Online Banking and Bill Payment & Presentment Services. You will gain access to your account online through the use of your Internet-enabled device, your ISP, your Customer Number and your Password. You may access your accounts online 24 hours a day, seven (7) days a week. However, availability of the Services may be suspended for brief periods of time for purposes of maintenance, updating and revising the software.

For purposes of transactions, the Bank's business days are Monday through Friday, excluding holidays and weekends. All Online Banking transaction requests received after 4:00 p.m. on business days and all transactions which are requested on Saturdays, Sundays, or holidays on which the Bank chooses to remain closed, will be processed on the Bank's next business day. The Bank's business day begins at 9:00 a.m.

3. Banking Transactions with Online Banking

1. Transfer of Funds. In addition to viewing account information, you may use Online Banking to conduct the transfer of funds. You may make one-time transfers or schedule future or recurring transfers such as transfers to make loan payments. You may transfer funds among your checking accounts, savings accounts and money market accounts.

NOTE: Because regulations require the Bank to limit withdrawals and transfers (including Online Banking transfers) from certain types of accounts, the following limitations apply:

Statement Savings. Transfers from a Statement Savings Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties. Continuation of excess transactions may result in the closing of the account.

Money Market Accounts. Transfers from a Money Market Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no more than three by check, draft, or similar order to third parties.

2. Additional Services. New services may be introduced for Online Banking from time to time. The Bank will notify you of the existence of these new services through various means, including notices posted on the Online Banking website. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services.

4. Schedule of Fees

The Bank offers the benefits and convenience of the Online Banking Service to you free. The Bill Payment & Presentment Service is free for the first three months, beginning with the month in which you enroll for bill payment. Thereafter, all Basic and Dividend Checking accounts will be charged a flat fee (see Fee Schedule) each month for the Bill Payment & Presentment Service. All

other checking account types receive free Bill Payment & Presentment. If applicable, the fee will be deducted automatically from your primary Bill Payment account.

5. Statement Options

Clinton Savings Bank offers the ability for you to receive your statements electronically, free of charge. You may enroll for this service via the eStatement link within Online Banking. If you do not enroll you will continue to receive your regular account statement either monthly or quarterly, depending on the type of account.

6. Use of Your Security Password

You are responsible for keeping your password and Online Account information confidential. In order to protect yourself against fraud, you should adhere to the following guidelines:

- Do not give out your account information, Customer Number or Password;
- Do not leave your PC unattended while you are logged into the Bank's Online Banking Site;
- Never leave your account information within range of others; and
- Do not send privileged account information (account number, Password, etc.) in any public or general e-mail system.

If you suspect any fraudulent activity on your account, call the Bank immediately at 978-365-3700 or toll free at 888-744-4CSB (4272) between the hours of 8:00 a.m. to 4:30 p.m., Monday through Friday. Telephoning the Bank is the best way of minimizing your losses and liability. (See Section 12)

If you need your Password reset, you can click the Forgotten Password link on the Online Banking log in page, or contact the Bank during business hours.

If you would like to change your Password, select the User Options tab within your Online Banking session.

7. Electronic Mail (E-mail)

If you send the Bank an e-mail message, the Bank will be deemed to have received it on the following business day. You should not rely on e-mail if you need to report an unauthorized transaction from one of your accounts or if you need to stop a payment that is scheduled to occur.

- NOTE: E-mail transmissions outside of the Online Banking site are not secure. We advise you not to send us or ask for sensitive information such as account numbers, Password, account information, etc. via any general or public e-mail system. If you wish to contact us electronically, please send us an email via our website or from within Online Banking.

8. Bill Payment & Presentment Services

- The Bill Payment & Presentment Service permits you to use your Internet-enabled device to direct payments from your designated online Bill Payment Account to third parties you wish to pay, and to receive your bills electronically. Your Bill Payment Account must be a checking account.

Refer to the Online Bill Payment & Presentment Addendum for additional information on this service.

9. Linked Accounts

- All accounts with the Bank that you enroll in a service will be linked by your tax identification number. All other account owners must register and enroll their accounts using their tax identification number.

10. Business Accounts

- If you are a business, you must apply, enroll and be approved for use of our Business Banking product.

11. Term and Termination

- Term. This Agreement will become effective on the Effective Date and shall remain in full force and effect until termination in accordance with the following provisions.
- Termination for Cause. We may immediately terminate your electronic banking privileges (including the Bill Payment & Presentment Service) without notice to you under the following circumstances:
 - you do not pay any fee required by this Agreement when due or
 - you do not comply with the agreement governing your deposit or loan accounts or your accounts are not maintained in good standing.

We will promptly notify you if we terminate this Agreement or your use of the Services for any other reason.

- Termination for Convenience. To terminate this Agreement, you must notify the Bank and provide your name, address, the Service(s) you are discontinuing, and the termination date of the Service(s). When Bill Payment & Presentment is terminated, any prescheduled bill payments made through Online Banking will also be terminated. Your final charge for the Bill Payment & Presentment service will be assessed the month following termination of service. You may notify the Bank by one of the following methods:
 - By sending an e-mail to onlinebanking@clintonsavings.com
 - By calling 978-365-3700, or toll-free at 888-744-4CSB (4272)

- By writing a letter and either sending it to the following address: Clinton Savings Bank, Attn: Electronic Banking Department 200 Church Street, Clinton, MA 01510 or;
- By giving it to a Customer Service Representative at any of our branch locations.

If you do not sign on to the Service or have any transaction scheduled through the Service for a consecutive 6 month period, your account will be considered inactive and you may no longer have access to the Service. You may then be required to re-register for the Service in order to regain access.

12. Electronic Fund Transfer Provisions For Consumers

- Applicability. These provisions are only applicable to online electronic fund transfers that credit or debit a consumer's checking, savings or other asset account and are subject to the Federal Reserve Board's Regulation E (an "EFT") and/or Massachusetts General Law 167B. When applicable, the Bank may rely on any exceptions to these provisions that are contained in Regulation E and/or MGL 167B. All terms that are not defined in this Agreement but which are defined in the regulations shall have the same meaning when used in this section.
- Chapter 167B of the Massachusetts General Laws was enacted to provide a means for financial institutions, businesses, and consumers to conduct their business relations more conveniently. Transferring funds electronically will supplement the use of checks, credit, and cash and will not replace these present methods of doing business. As a consumer, you should be aware of your rights if you choose to utilize this system.

1. **Prohibition of compulsory use.** No person may:

-require you to use a preauthorized electronic fund transfer as a condition of the extension of credit unless the credit is being extended in connection with an overdraft checking plan, or is being extended to maintain a specified balance in your account, or

- require you either to accept a transfer service or to establish an account which is accessed electronically as conditions of employment or receipt of governmental benefit, or

-require you to pay electronically for the purchase of goods or services.

If your account is to be credited by a preauthorized transfer you may choose the financial institution to which the transfer may be made. If the institution is technically capable of receiving such preauthorized transfer.

2. **Waiver of rights.** No writing or agreement signed by you can waive the rights conferred to you by Chapter 167B of

the Massachusetts General Laws unless you decide to waive these rights in settlement of a dispute or action.

3. **Refunds.** If it is the policy of a store or retail business to give cash refunds in return for an item purchased by cash, then this policy must also cover refunds for items purchased by electronic fund transfer unless it is clearly disclosed at the time the transaction is consummated that no cash or credit refunds are given for payments made by electronic fund transfers.
 4. **Suspension of obligations.** If a person agrees to accept payment by means of an electronic fund transfer and the system malfunctions preventing such a transfer, then the consumer's obligation is suspended until the transfer can be completed, unless that person, in writing, demands payment by other means.
 5. **Prohibited means of identification.** Your Social Security number cannot be used as the primary identification number although it can be used as secondary aid to identify you.
 6. **Criminal liability.** Procuring our using a card, code or other means of electronic access to an account with the intent to defraud is a basis for criminal liability.
- Your Liability. The following determines your liability for any unauthorized EFT or any series of related unauthorized EFTs:
- If you notify the Bank that your password was lost or stolen, your liability will not exceed \$50.00 of the unauthorized EFTs that occur before notification
 - You must report any unauthorized EFTs that appear on your periodic statement, no later than 60 days after transmittal of the statement to avoid liability for subsequent transfers. Your liability will not exceed \$50.00 of the unauthorized EFTs that occurred within the 60-day period.
 - If the report is made orally, we will require that you send the complaint or question in writing within 10 business days. We will notify you with the results of the investigation within 10 business days and will correct any error promptly. If more time is needed, however, we may take up to 45 calendar days to investigate a complaint or question. If this occurs, we will credit your account within 10 business days for the amount you think is in error. This will allow you to use the money during the time it takes us to complete our investigation. If your complaint or question is not received in writing within 10 business days, we may not credit your account until the investigation is completed. If an alleged error involves an electronic fund transfer outside a state or territory

or possession of the United States **or resulted from a POS debit card transaction**, the applicable time periods for action by us are 20 business days (instead of 10) and 90 business days (instead of 45). If we determine that no error occurred, we will send you a written explanation within three business days after the investigation is complete, and the provisional credit may be withdrawn from your account. You may request copies of the documents that were used in the investigation.

- You may notify the Bank by telephone, in writing, or by visiting a local branch office. Notification by general e-mail to report an unauthorized transaction is not secure and therefore not accepted.
- Telephone Numbers and Addresses. In case of errors or questions regarding an Online Banking or Bill Payment & Presentment transaction, call 978-365-3700, toll-free at 888-744-4CSB (4272), or write us at: Clinton Savings Bank Attn: Electronic Banking Department, 200 Church Street, Clinton, MA 01510.

We must hear from you at the telephone number or address, listed above, no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. We will need:

- Your name and account number
- A description of the error or the transfer in question and an explanation concerning why you believe it is an error or need more information
- The dollar amount of the suspected error and date on which it occurred.
- Supporting documentation such as a transaction receipt, police report, or other applicable documents.

13. Liability

- Our Liability. This section explains our liability to you only to the extent that any other agreements, notices or disclosures have not separately disclosed our liability. In no event shall we be liable to you for failure to provide access to your Online Banking or Bill Payment & Presentment services accounts. Unless otherwise required by applicable law, we are only responsible for performing the Online Banking and Bill Payment & Presentment services as delineated in this Agreement. We will be liable for the amount of any material losses or damages incurred by you and resulting directly from our gross negligence.

We will not be liable to you in the following instances:

- If through no fault of the Bank, you do not have enough money in your account to make the transfer.

- If circumstances beyond our control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevents the transfer despite reasonable precautions that we have taken.
- If there is a hold on your account, or if access to your account is blocked, in accordance with banking policy.
- If your funds are subject to a legal proceeding or other encumbrance restricting the transfer.
- If your transfer authorization terminates by operation of law.
- If you believe someone has accessed your accounts without your permission and you fail to notify the Bank immediately.
- If you have not properly followed the instructions on how to make a transfer included in this Agreement.
- If we have received incomplete or inaccurate information from you or a third party involving the account or transfer.
- If we have a reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring or if you default under this Agreement, the deposit account agreement, a credit agreement or any other agreement with us, or if we or you terminate this Agreement.

IN NO EVENT SHALL WE HAVE ANY LIABILITY TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES RESULTING FROM OR ARISING OUT OF THIS AGREEMENT.

- Indemnification. You agree to indemnify, defend and hold us, our affiliate companies, directors, officers, employees and agents harmless against any third party claim, demand, suit, action or other proceeding and any expenses related to an Online Banking or Bill Payment account.
- Third Parties. We are not liable for any loss or liability resulting from any failure of your equipment or software, or that of an internet browser provider such as Netscape (Netscape Navigator browser) or Microsoft (Microsoft Internet Explorer browser), by an internet access provider, or by an online service provider, nor will we be liable for any direct, indirect, special or consequential damages resulting from your access to or failure to access an Online Banking or Bill Payment & Presentment account.
- Virus Protection. The Bank is not responsible for any electronic virus or viruses that you may encounter. We suggest that you routinely scan your PC using a virus protection product. An undetected virus may corrupt and destroy your programs, files, and your hardware.

14. General Terms and Conditions

- Bank Agreements. In addition to this Agreement, you and the Bank agree to be bound by and comply with the requirements of the agreements applicable to each of your Online Accounts. Your use of the Online Banking Service or the Bill Payment & Presentment Service is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedules accompanying those disclosures and the fee schedule contained in this Agreement. We will automatically deduct any fees related to this Service from your designated Bill Payment checking account each month.
- Changes and Modifications. The Bank may modify the terms and conditions applicable to the Services from time to time. We may send any notice to you via e-mail and you will have to be deemed to have received it three days after it is sent. The revised terms and conditions shall be effective at the earliest date allowed by applicable law. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.
- Assignment. We may assign this Agreement to an affiliate of the Bank or any successor in interest in the event of a merger, reorganization, change of control, acquisition or sale of all or substantially all assets of the business to which this Agreement is related without the other party's prior written consent.
- Notices. Unless otherwise required by applicable law, any notice or written communication given pursuant to this Agreement may be sent to you electronically.
- Disclosure of Information. We will only disclose information to third parties about your account or transfers you make under the following circumstances:
 - where it is necessary for the provision of Online Banking and for completing transfers;
 - in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
 - in order to comply with government or court orders, or other reporting requirements;
 - if you give us your permission;
 - to the Bank affiliated companies.
- Governing Law. This Agreement is governed by the laws of the State of Massachusetts and applicable federal law.

Clinton Savings Bank
Online Bill Payment & Presentment Addendum

This Online Bill Pay Addendum ("Addendum") amends and supplements the Clinton Savings Bank Online Banking Agreement ("Online Agreement") between you and us. Your use of Bill Pay constitutes your acceptance of the terms and conditions of this Bill Pay Addendum.

- **Definitions.** In this Addendum, the word "password" means a personal identification code used to access Online Banking or Bill Payment & Presentment. The term "Bill Pay" means our service that allows you to pay or transfer funds to designated Payees based upon instructions you give us through a personal computer. The term "Payee" means the person or entity to which you wish payment to be made. Other terms used in this Agreement are defined in the Online Agreement.
- **About Bill Pay.** We are pleased to offer the Clinton Savings Bank Bill Pay service. The Bill Pay service allows you to pay bills either on an automatic, recurring basis or periodically as you request. You may use the Bill Pay service with any of your checking accounts. However, because of certain limitations on the number and type of transactions allowed, we do not allow you to use a savings or money market deposit account for Bill Pay. If you are enrolled as a consumer, you may make bill payments in any amount between \$1.00 and \$9,999.99.
- **Accessing Bill Pay.** The first time you use Online Banking, you will enter your Customer Number and temporary PIN number entered during registration. After you have successfully accessed the system, you will be asked to change your Customer Number and PIN/password. To access Bill Pay, click on the bill payment tab, where you may be required to complete the Bill Pay enrollment application.

Payees

- **Generally.** You must provide us with the name and address of each Payee, your account number with that Payee and any other information we require to properly debit your account with us and credit your account with the Payee. If your Payee account number or any other information changes, or if you wish to add Payees, you must provide us with these changes at least three (3) to five (5) business days in advance of any bill payment to allow for ample processing time.
- **Payee participation.** Occasionally a Payee may choose not to participate in the Bill Pay service, or may require additional information before accepting payments. We work with these Payees to encourage them to accept an electronic or check payment from the Bank. If we are unsuccessful, or if we believe that a Payee cannot process payments in a timely manner, we may decline to make future payments to that Payee. In the unlikely event that this occurs, we will send you a notice.
- **Prohibited Payees and Payments.** We may in our discretion refuse to allow you to designate a particular Payee or class of Payees. If that happens, we will promptly notify you; however, we will refuse

to make, and we will not give you any additional notice if you try to make the following types of payments:

1. Tax payments to the IRS and other taxing entities.
2. Court ordered payments.
3. Payments to Payees outside the United States.

○ **Scheduling and processing Bill Pay requests.**

- Authorization. When you schedule a bill payment using Bill Pay, you authorize us to withdraw the necessary funds from your account with us, whether the withdrawal is accomplished electronically via the Automated Clearing House (ACH) or by paper check. We will deduct the amount of your bill payment from your Account within two business days after the date we process your instruction. The initiation by you of certain electronic fund transfers from your account will effectively eliminate your ability to stop payment of the transfer.
- Scheduling payments. To help ensure that your bill payments arrive on time, you must allow at least three (3) to five (5) business days between the date you schedule a payment to be initiated and the payment due date (that is, the due date shown on your invoice or provided in your agreement with the payee, not taking into account any applicable grace period). When initiating a payment, the Bill Payment system will provide you with the Delivery Date of the payment, indicating the number of days necessary between when the payment is initiated and when the payment will be delivered. If the payment is an Automatic Clearing House (ACH) electronic payment, it will take up to three (3) business days to reach the payee. However, if the company or person that you are paying cannot accept an electronic payment, the Bill Payment Service will send a check that may take up to five (5) business days. If you do not follow these time frames, you will be fully responsible for all late fees, finance charges or other actions taken by the payee. If you schedule your payment and follow all instructions provided, but the payment is not received by the payee in a timely manner, the Bank will work with the payee on your behalf to reverse any late fees or charges. However, since we have no control over when a Payee will actually process your payment after receipt, we are not responsible if a Payee credits a payment at a later date.
- Cut-off times. We can process a Bill Pay request on the same business day if we receive your instructions before 10:30pm Eastern Time on that business day. If we receive your instruction after that time, we will process the transaction on our next business day. If you schedule a bill payment for a future date, we will process the transaction on that date. However, if the date you request for a future bill payment is not a business day, we will

process the transaction on our first business day after the date you request, provided that if the close of business on such business day has already occurred, then the transaction will be processed on our next business day.

○ **Insufficient funds.**

- **Overdrafts and fees.** If there are insufficient funds in your account to make the bill payment you have authorized, we may refuse to make the bill payment, or we may make the bill payment and overdraw your account. In either event, you are responsible for any non-sufficient funds ("NSF") and overdraft charges that may apply.

Block of account. Upon receipt of a return item, a block will automatically be placed on your Bill Pay account. The block will prevent any further payments from being processed and will deny you access to Bill Pay. The block will remain for 5 business days beginning the date of the last return. Returned electronic payments are automatically resent for funds availability up to three times. Check payments under \$500 are resubmitted twice, and checks over \$500 are not resubmitted for payment. A stop payment will be placed on checks over \$500. If funds remain unavailable after all attempts, we will contact you via email and/or phone requesting the payment on the returned item.

Our Bill Payment Service will attempt to notify you by e-mail, but the Bank shall have no obligation or liability if it does not complete a payment because there are insufficient funds in your account to process a payment. Any payments scheduled while the block is in place will not be processed. In the case of fixed payments, only the payment currently scheduled will be impacted. Fixed payments scheduled for future dates will not be affected.

- **Account closure for insufficient funds.** We reserve the right in our discretion to close any Bill Pay account for repeated NSF activity.

○ **Form of payment.** We transmit bill payments you request through the Online Banking Service either by electronic funds transfer or paper check.

- **Electronic funds transfer.** We may send bill payments through an electronic transmission to the Payee. Payees who receive electronic delivery will receive your bill payment information, including your account number, through a computer link. Bill payments made electronically are generally received and credited by most Payees within three (3) business days, although we are not responsible if a Payee credits a payment at a later date.
- **Paper check.** We may send bill payments via paper check to the Payee. When more than one consumer schedules a bill payment to the same Payee on the same date (which frequently happens), we may issue a consolidated check to the Payee with an accompanying paper list showing each consumer by name, each account number

to be credited, and the amount of each bill payment. We send all checks through the U.S. mail. Bill payments made with a Bank check are generally received and credited by most Payees within five (5) Business Days, although we are not responsible if a Payee credits a payment at a later date.

- Alternate instructions by Payee. From time to time we may receive instructions from a Payee that direct us, in order to ensure the timely processing of your bill payment, to send your bill payment to an address other than the one that you provided us, or that direct us to make your bill payment electronically rather than by check, to an account owned by the Payee at another bank. We may, in our discretion, choose to follow those instructions, to help ensure that the bill payment is received by the Payee and promptly credited to your account.
 - Timeliness. Since bill payments may be processed in different ways, it is important for you to schedule your bill payments within the time frame specified above in order to ensure timely processing. **NOTE:** Some transactions may take a day or two longer to be credited by the Payee to your account with them due to circumstances beyond the control of Bill Pay, such as delays caused by Payees in handling and posting of payments or a delay in the U.S. Postal Service. **We are not liable for Postal delays or processing delays by the Payee for any bill payment made through Bill Pay, nor are we liable if you fail to properly schedule payment dates as described above.**
 - Payee late charges. If you schedule your payment and follow all instructions provided, but the payment is not received by the payee in a timely manner, the Bank will work with the payee on your behalf to reverse any late fees or charges.
- **How to cancel a bill payment**
- Generally. You may edit or cancel a pending payment up to 10:30 pm EST on the prior business day when the payment will be processed, including recurring bill payments, by following the instructions on main Bill Payment screen. A "Pending Payment" is a bill payment starting from the time you enter the payment instructions until the payment is "In Process." If we do not receive your instruction to edit or cancel a payment on-time, we may process the payment, and we will not be liable to you for doing so. Once the transaction is completed, the amount is deducted from your account, and the transaction can be seen on bill payment history. A bill payment will be considered "Completed" on the Scheduled Payment Date. It is not possible to stop or cancel a payment that is "Completed."
 - Stop Payments. If you are unable to cancel a payment because it is after the cut-off time, payments can be stopped in one of two ways:

For payments made by check: You may request a stop payment by calling us at 978-365-3700, or toll-free at 888-744-4CSB(4272) prior to the check being cashed by the Payee. Normal stop payment fees and procedures will apply. For electronic payments: You may not place a stop payment. However, you may contact the Payee and request a refund.

- **Termination.** Your access to Bill Pay will remain in effect until terminated by you or us. You may cancel your Bill Pay Services at any time by notifying us of your intent to cancel in writing. Please indicate which service you wish to terminate, sign your notice and send it to us via U.S. Mail at the following address: Clinton Savings Bank, Attn: Electronic Banking Department, 200 Church Street, Clinton, MA 01510. Your cancellation applies only to your Bill Pay services and does not terminate your other relationships with us. We may terminate your participation in the Bill Pay services for any reason, at any time. We will try to notify you in advance, but we are not obliged to do so.
- **Periodic Statements.** Bill payments appear on your monthly account statement, along with all other account activity. We may also make statements available online. You authorize us to deliver to any email address you provide us statement reminders letting you know that a statement is ready.
- **Miscellaneous**
 - **Third party bill payment provider.** FIS is a third-party bill payment service provider under contract with us to provide Bill Pay to our customers. FIS will process bill payments and answer questions directly related to bill payments. For specific questions concerning Bill Pay activity, you may call Customer Service at 888-744-4CSB(4272).
 - **Enrollment criteria.** We reserve the right to refuse or terminate enrollment in Bill Pay to any customer who does not meet our Bill Pay criteria. Among other things, customers must have a checking account in good standing with us with no more than two NSF items per month. Additional qualifications may apply and may change from time to time in our discretion.
 - **Assignment.** You may not assign this Agreement to any other party. We may, without your consent, assign our rights and delegate our duties under this Agreement to a company affiliated with us or to any other party.
 - **Electronic Disclosure of Agreement.** You acknowledge receipt of a copy of this Online Bill Pay Addendum and agree to abide by its terms. Further, you may print a copy of this Addendum by right-clicking within the Addendum and selecting print. You may also request a printed copy by calling us at 978-365-3700, toll-free at 888-744-4CSB (4272) or writing us at Clinton Savings Bank, Attn:

Electronic Banking Department, 200 Church Street, Clinton, MA 01510.

- Amendments. We may amend this Addendum. We may add, delete, or amend terms, conditions and other provisions, fees, charges, or other terms described in this Addendum. We will send you a notice to your mailing address as it appears on our records and/or your e-mail address, if requested by you, in the manner required by applicable law. We may also post any changes to this Addendum on our website and provide them to you when required by law. You are bound by any such change to this Addendum if you use Bill Pay services after the effective date of the notice.
- Entire Agreement. This Addendum, along with the Online Banking Agreement, represents our complete agreement with you relating to our provision of Bill Payment & Presentment Services. No other statement, oral or written, including language contained in our website, unless otherwise noted, is part of this Addendum. If there is a conflict between the Online Agreement and this Bill Payment & Presentment Addendum relating to Bill Payment & Presentment Services, this Addendum will control.