



## Expedited Payments – Terms and Conditions

This agreement represents the terms and conditions governing the Expedited Payment Service. This agreement is between United Bank and you as a consumer of the Expedited Payment Service and is an addendum to your eBanking and Bill Payment Disclosure Statement and Agreement with us. Any capitalized terms used in this addendum are defined in the eBanking, Mobile Banking and Bill Payment Disclosure Statement and Agreement. Any references to "we", "us", or "our" includes any agent, independent contractor, designee, or assignee that United Bank involves in the provision of the Expedited Payment Service, and any references to "you", "your", or "yours" includes you and any person authorized by you to access the Expedited Payment Service. Please review this entire document to ensure that you understand the full scope of rights and responsibilities associated with the Expedited Payment Service.

**Expedited Payment Service.** This service allows you, based on the payment of a convenience fee, to submit payments to participating Merchants that will be posted to your account with that Merchant on an accelerated basis. Whether the payment is processed on a same Business Day or next Business Day basis depends on the parameters of the Expedited Payment Service, processing rules established by the participating Merchants, and the date and time of the payment.

- In order for an Expedited Payment to post on the same day, the Merchant must have enrolled in the Expedited Payment Service, and you must submit accurate and complete information for the payment. The payment must be submitted on a Business Day and prior to the Merchant's designated daily cutoff time. The cutoff time will be displayed to you before the payment is finalized. If you have missed the cutoff time for a particular Merchant, that Merchant will not be listed as being available for same Business Day processing.
- Expedited Payments submitted without complete or accurate information may be rejected or may not post on time.
- Expedited Payments submitted by you on a day other than a Business Day or submitted by you after the applicable Merchant's daily cutoff time will be posted the following Business Day. You will be charged a fee for each Expedited Payment you submit, regardless of whether the payment was properly submitted.

This is NOT a "pay anyone" service where you can make payments to any other party. With this service you can only make Expedited Payments to those Merchants that participate in the program and the payments you make under this service are subject to the rules of each Merchant as to how they define an expedited payment.

**Hours of Access.** You can use the Expedited Payment Service seven days a week, twenty-four hours a day, although some or all services may not be available occasionally due to emergency or scheduled system maintenance, updates or repairs, or for other reasons beyond our control.

**Expedited Payment Service Limits.** You will not be able make an Expedited Payment for an amount greater than your Available Account Balance at the time you attempt to schedule the payment.

For risk management and security purposes, the Expedited Payment Service limits the number of payments and the total amount of payments that you may make per day. You will be given an error message and prevented from fully executing any transaction that exceeds these limits. We may modify these limits from time to time; however, for security reasons, we do not disclose the limits and we do not announce any modifications thereto. In any event, funds transfers in excess of the then applicable limits will not be completed.

**Fees and other Deductions.** The Expedited Payment Service is a transaction-based service. For each Expedited Payment, a fee will be added to the amount of the transaction. There are no monthly or recurring fees associated with the service. You may also, for a fee, request us to send a check via overnight courier to complete certain payments. Checks sent in this manner will post to your account at the Merchant on the next Business Day.

Fees for this service are disclosed at the time each payment is scheduled. The Expedited Payment Services fees are in addition to whatever other fees we might normally apply.

**Periodic Statements.** You will not receive a separate statement for transactions conducted through the Expedited Payment Service. These transactions will be noted on your regular periodic statement.

**Electronic Communication.** The Expedited Payment Service is an electronic banking service. You understand and accept that this addendum to your eBanking and Bill Pay Services Agreement will be

entered into electronically. The consent to receive electronic disclosures applies to all future required disclosures and any amendments, modifications or supplements in connection with the Expedited Payment Service. If you want a paper copy of this addendum and are unable to print it from your access device, you may request a copy by calling the Customer Service number noted in your eBanking and Bill Pay Service Agreement.

You understand that to access and retain this disclosure and to use the Expedited Payment Service, you must have a personal computer or other approved device with internet access that meets our minimum system requirements as may be published from time to time on our web-site.

You understand and accept that we will electronically deliver to you records of your funds transfers and other transactions made through the Expedited Payment Service, including without limitation, confirmations of individual transactions and any other communication related to the Expedited Payment Service.

You understand and accept that we will electronically deliver to you any customer service communications, including without limitation, communications with respect to claims of error or unauthorized use of the Expedited Payment Service.

**United Bank's Liability.** If we do not complete a properly submitted Expedited Payment on time or in the correct amount according to your instructions, we will be liable only for any late fees and/or finance charges assessed against you for the late posting of such payment. Any fees or charges assessed on your total outstanding balance with that Merchant ("Penalties") are excluded.

We will not be liable for consequential damages that might arise from the payment not arriving in time. Additionally, we will not be liable, for instance:

1. If you did not provide us accurate information to successfully complete the payment.
2. If your Available Account Balance is not sufficient to complete the transfer.
3. If you are unable to schedule a payment because you have exceeded the daily risk management limits.
4. If you are unable to schedule a payment because the Merchant you wish to pay does not participate in this service.

5. If you are unable to schedule a payment because the system is unavailable.
6. If you schedule the payment for an incorrect amount.

**Payment Delivery Methods.** Expedited Payments can be delivered electronically to a limited number of Merchants. Availability of electronic (same day) delivery will be limited based on Merchant capabilities, time of day, and other factors. Expedited overnight checks will be unavailable for delivery to P.O. Box addresses or locations in AK, HI, or any foreign or U.S. territory outside of the contiguous 48 states and District of Columbia. You are responsible for entering and verifying any address for an overnight check payment to ensure it is correct and is specified as a valid overnight package delivery address by the Merchant.

Due to the inherent need to expedite the payment, payment instructions that meet our requirements will begin processing immediately upon your submission of the request. You will not have the ability to edit or cancel any payment instruction after it has been submitted.

**Close This Window to return to the Expedited Payment Services page and click the Terms and Conditions agreement box to continue your transaction.**