

## Online Banking ACH Loan Payment Terms and Conditions

By submitting the electronic Online Banking ACH Loan Payment, I agree to the following:

I understand I am giving my authorization to initiate a one time or recurring transfer from my account at another Financial Institution, residing in the United States, to my loan with 1st Security Bank, via the Automated Clearing House (ACH) system. I understand that exact information is necessary for this ACH transfer to be completed successfully. I also acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law – UCC Article 4A. 1st Security Bank will not be responsible for failing to complete the ACH transfer if I give the Bank incorrect information. I also understand the Bank will keep an electronic record of my request. I may obtain a copy of this record by contacting 1st Security Bank.

I understand that my 1st Security Bank loan payment must be received by 6:00 PM PST in order to be processed the same business\*\* day. Payments received after 6:00 PM PST or on Saturday, Sunday or a federal holiday will be processed on the next business day.

I understand this request will be processed within two business\*\* days of my chosen Processing Date, and my request may take up to two business\*\* days to become effective. I understand that a fee will be assessed to my account if the transfer is returned unpaid for insufficient or uncollected funds. I understand it is my responsibility to update 1st Security Bank regarding changes to my personal information including, but not limited to, my address, phone number, and email address. If I do not notify the Bank of my changes, I may not receive important notices regarding my account (s) and this request.

We may on a regular basis perform maintenance on our equipment or system, which may result in interrupted service. We will attempt to provide prior notice of such interruptions and changes whenever possible.

1st Security Bank will not be liable for ACH transfers contrary to this request unless the transfer is caused by the Bank's negligence and causes actual loss to me. The Bank's liability shall not exceed the amount of the ACH transfer request in any event. I agree to reimburse the Bank for any loss it sustains honoring this request.

The 1st Security Bank of Washington Online Banking Terms and Conditions "Online Banking Agreement" also governs the relationship between you and 1st Security Bank. If there is an inconsistency between the Online Banking Agreement and these Terms and Conditions, these Terms and Conditions will control, but only to the extent of the inconsistency.

*\*\*Our business days are Monday through Friday and exclude Federal bank holidays.*