

People Pay Service Agreement and Disclosure

This People Pay Service Agreement and Disclosure supplements First Bank of Central Ohio's Online Banking Service Agreement ("Agreement"), and sets forth additional terms and conditions for use of the People Pay Service. The Agreement remains in full force and effect and is supplemented by this People Pay Service Agreement and Disclosure. To the extent there is a conflict between the terms of the Agreement and this People Pay Service Agreement and Disclosure, the terms of the People Pay Service Agreement and Disclosure will govern your use of the People Pay Service. Further, by enrolling in the People Pay Service, you agree that the terms of this People Pay Service Agreement and Disclosure apply only to your use of People Pay and do not apply to other products, services, or transactions under First Bank of Central Ohio's Online Banking Service Agreement or any other Agreements you have entered into with First Bank of Central Ohio. In this People Pay Service Agreement and Disclosure, "you" or "your" refers to each owner and authorized signer on the accounts that may be used with the People Pay Service. The terms "we," "us" or "Bank" refer to First Bank of Central Ohio. Your use of the Service will be deemed further evidence of your agreement to these terms.

People Pay Service Introduction: People Pay is a fast and easy electronic person-to-person payment service that facilitates transfers between your account and any person with an eligible financial institution account within the United States. People Pay Service can be used via online banking or mobile banking. In order to utilize the People Pay Service, you must maintain an eligible funding account ("Account") and enrollment in First Bank of Central Ohio Online Banking Service. An Account is a checking account that is linked and accessible via First Bank of Central Ohio's Online Banking Services. Often this is the account you also utilize for the payment of bills. You can facilitate a transfer to a person ("Recipient") utilizing the recipient's financial institution information, email address, or mobile telephone number ("Payment").

People Pay Service Authorization: You (the "Sender") authorize the Bank to follow payment instructions we receive from you through the People Pay Service when you provide us with Recipient information to whom you wish to send Payment. When you authorize the Bank to follow Payment instructions through the People Pay Service, you also authorize us to debit the Account for the amount of the Payment and to remit funds to the Recipient as indicated in the Payment instructions. Any errors, including incorrect Recipient names, mobile phone numbers, email address, or bank or account number information are your responsibility as the Sender, and you hereby agree and acknowledge that the Bank does not confirm or verify the information you enter prior to send the Payment.

Processing Cutoff Times: Depending on the type of payment method selected, Payments processed through the People Pay Service may be completed in real time or there may be a slight delay in the debiting or crediting of a particular account. You understand and acknowledge that there may be a delay in the debiting or receipt of funds through the People Pay Service, you agree to indemnify and hold the Bank harmless of any damages caused by such delays.

Payment Criteria and Limitations: For security reasons, the Bank has established amounts on the amount of funds that can be transferred via People Pay Services. People Pay Transfers where funds are transferred from your First Bank of Central Ohio are subject to both transaction and daily limits.

We reserve the right to change these limits at any time. If your transaction is scheduled to occur on a weekend, a holiday, or after our cutoff hour, we may determine your transaction limitations as if the transaction occurred on the following business day. We may permit you to exceed these limits from time to time at our sole discretion, but may cease doing so at any time and without prior notice.

Payment Edits or Cancellations: Account to Account (A2A) transfers begin processing immediately after you click the button to submit the payment and thereafter cannot be edited or cancelled. For Recipient Chooses payment, the payment may be canceled if the recipient has not claimed payment. To cancel a payment, click on the Outgoing Payments tab, then click the Canceled Payment button. You will need to confirm cancellation. Inquiries regarding requests to edit or cancel payment should be directed to First Bank of Central Ohio at (614) 992-6700, Monday through Friday, 9:00am – 4:00pm EST.

Claimed Payments: You will not receive a notification when a payment is claimed. However, payment status can be confirmed by viewing the outgoing payments tab on the online banking or mobile banking system.

Declined and Expired Payments: If a payment is declined by the recipient, you will receive an email or text message notification from the People Pay Service.

The following criterion applies to payment expirations:

| Payment Methodology | Expiration Period |
|-----------------------------------|---|
| Account to Account Transfer (A2A) | Payment occurs in real-time and either succeeds or fails. There is no expiration. |
| Recipient Chooses | The payment will expire in 10 days if the recipient does not claim the payment. |

Limitation on Liability: The Bank will not be liable to you for payments that are not properly completed in the following instances:

- If you have insufficient funds in your account to complete the payment.
- If there is a hold on your account, or if access to your account is blocked, in accordance with Bank policy. Please note that priority is given to funds in the account which must be available for withdrawal or payment of incoming items prior to making funds available to facilitate any transfer of payment. Recent deposits made to your account may not be available immediately. Please refer to the Availability of Funds section of the Deposit Account Agreement and Disclosure provided to you at account opening or any deposit receipt provided at the time of deposit.
- If your funds are subject to legal process or other encumbrance restricting the transfer.
- If you believe someone has accessed your account(s) without your permission and you fail to notify the Bank as detailed in the Electronic Fund Transfers section of the Pacific Western Bank Online Access Agreement.
- If we received incomplete or inaccurate information from you or a third party involving the account or payment instruction.
- If the Bank has a reasonable basis for believing that unauthorized use of your Online Banking credentials or account(s) has occurred or may be occurring.
- If you are in default of the People Pay Service Agreement and Disclosure and its terms and conditions, or any other agreement you have with the Bank.
- If Recipient refuses to accept a payment.
- If the Bank, or you, terminate Online Banking Access or suspend or terminate People Pay Service.

Fees: People Pay is currently offered to you free of charge. Other applicable fees are subject to change as noted in First Bank of Central Ohio's Fee Schedule. Connectivity and usage rates may apply if you access People Pay through a mobile device. Contact your cellular service provider for details. You acknowledge that the Recipient's bank may impose fees in connection with the receipt of a Transfer.

Changes to this Agreement: This People Pay Service Agreement and Disclosure is subject to change, amendment, or modification at any time at the sole discretion of the Bank at any time and such changes will be effective immediately when posted by the Bank. The Bank will provide notice of such changes only as required by Applicable Law. Your continued use of the People Pay Services will be deemed as your acceptance of the changes, amendment, or modification of the People Pay Service Agreement and Disclosure terms.

Payment Service Termination: Access to the People Pay Service may be suspended or terminated by the Bank at any time. Your cancellation of Online Banking Service will also cancel your access to the People Pay Service.

You may terminate your use of the People Pay Services by notifying the bank of your intent to cancel. The termination will be considered effective at the time you notify the bank. You can notify us by calling (614) 992-6700 during normal business hours. If you choose to send us a written notice of termination, please mail to First Bank of Central Ohio, 6700

N. High Street, Worthington, OH 43085. The termination will be considered effective on the day we receive your written notice of termination. Any payment(s) that you initiate before the effective termination date will be processed by the People Pay Services.

Neither termination nor suspension will affect your liability or obligations under this Addendum. Upon termination, by you or by us, a new enrollment will be required to reinstate the People Pay Services.

By enrolling in the People Pay Service, you agree to the terms and conditions described in this People Pay Service Agreement and Disclosure and the Online Banking Service Agreement. Please print or retain a copy of this People Pay Service Agreement and Disclosure for your records.