



Electronic Bill Payment Disclosure

ELECTRONIC BILL PAYMENT AUTHORIZATION

I certify that I have read and agree to all the terms, authorizations, and disclosures received at the time my account was opened and any subsequent disclosures since that date.

I authorize North American Savings Bank to post payment transactions that I generate by PC from the Bill Payment Service to the checking account indicated on the application form being sent electronically. I understand that I am in full control of my account. If at any time I decide to discontinue service, I will provide written notification to North American Savings Bank. My use of the Bill Payment Service signifies that I have read the terms and conditions of the Internet Banking Agreement and Electronic Funds Transfer Disclosure which have been provided to me electronically by North American Savings Bank.

I understand that the Bill Payment Service is offered to me at no charge. If at any time in the future North American Savings Bank begins to charge for Bill Payment Service, I will be notified 60 days in advance so that I may cancel. If I do not provide North American Savings Bank with written notice of cancellation within 60 days of my receiving notification, I may be charged a monthly fee.

I understand that payments may take up to 5 business days to reach the vendor and that they will be sent either electronically or by check. North American Savings Bank is not liable for any service fees or late charges levied against me.

I understand that I am responsible for any loss or penalty (\$) that I may incur due to the lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account.

I understand that my Bill Payment Service may be discontinued after 60 days if I have not used the service during the prior 60-day period and that North American Savings Bank is not required to notify me of the discontinuation.

Electronic Bill Payment Disclosure Message