



Interbank Transfer Service Agreement

Within Online Banking, you may separately enroll for the Interbank Transfer service ("Service"). This Service allows you to transfer funds between your linked personal deposit accounts at Citizens Bank & Trust and certain deposit accounts at other financial institutions.

An inbound transfer moves funds into an account at Citizens Bank & Trust. An outbound transfer moves funds from an account at Citizens Bank & Trust to an account outside Citizens Bank & Trust. You will need to enroll non-Citizens Bank & Trust accounts that you wish to use for this Service before initiating transfers from or to those accounts. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts you request to enroll as part of this Service will be verified in accordance with Citizens Bank & Trust procedures. The verification process must be completed by you prior to using the Service. You will have five (5) days after enrolling an account to complete the verification process. Verification instructions are displayed to you during the enrollment process.

Fund transfer requests will be debited from or credited to your Citizens Bank & Trust account the business day following the day you initiate the transfer, provided you have met the cutoff time for submitting interbank transfers. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 3:30 p.m. Central Time. Fund transfer requests to a non-Citizens Bank & Trust account will be debited or credited according to the receiving bank's availability and transaction processing schedule.

The bank will observe the Federal Reserve Bank schedule of holidays and non-processing days. Transfer requests received with a settlement date of a holiday or non-processing day will be posted on the first processing day after the holiday or non-processing day.

Requests for immediate transfers of funds cannot be cancelled. Future dated and recurring transfers may be canceled by 3:30 p.m. Central Time the day prior to the scheduled transfer date. If the transfer status is In Process, Pending, or Processed, you cannot cancel the transfer.

A fee of \$1.50 is charged for interbank transfers. Any fees associated with this service are subject to change and are noted on the transfer page where you make your requests. Interbank transfers are subject to the following limits unless otherwise agreed upon by you and Citizens Bank & Trust: Five (5) inbound transfers per business day not to exceed a total of \$5,000 and Five (5) outbound transfers per business day not to exceed a total of \$5,000.

The above limits apply to the total of all interbank transfers of a specific type for all accounts enrolled in the Service. We may change your dollar limits and transfer limits at any time. Transfers initiated through this system will apply toward regular transaction limitations for savings and money market accounts.

Unless specifically listed in this agreement, this Service is subject to the definitions and terms of the master Online Banking Agreement to which you agreed when opening your Online Banking account or any amendments thereto. A current copy of the Online Banking Agreement may be viewed by selecting Online Agreement from the menu bar within your Online Banking account.