



AGREEMENT FOR JBT BANK-TO-BANK TRANSFER SERVICE

INTRODUCTION

Within JBT's Online Banking Service you may separately enroll for the Bank-to-Bank Transfer Service ("Service"). This Service allows you to transfer funds between your linked personal checking, savings, or money market deposit accounts at JBT and up to five (5) of your deposit accounts at other financial institutions.

DEFINITIONS

An **inbound** transfer moves funds into your account at JBT.

An **outbound** transfer moves funds from your account at JBT to your account at another financial institution.

ENROLLMENT

You must be enrolled in JBT Online Banking Service and you must have an email address. Each of your JBT deposit accounts will be auto-enabled to use this Service. Individual Retirement Accounts, certificates of deposits and loan accounts are not eligible for this Service.

Each of your non-JBT accounts that you wish to use for this Service must be enrolled prior to use. All accounts requested to be used as part of this Service will be verified in accordance with JBT procedures. The verification process must be completed by you prior to using the Service. You will have ten (10) days after enrolling an account to complete the verification process. Verification instructions are displayed to you during the enrollment process.

AGREEMENT

For inbound transfers you agree that you will only attempt to enroll non-JBT accounts for which you have the authority to transfer funds. For outbound transfers you agree to have sufficient available funds in the designated deposit account to cover all outbound transfers on the date scheduled. If the deposit account does not have sufficient available funds, we may elect not to initiate one or more of the transfers. If we do elect to initiate the transfer, it may cause an overdraft in your account in which case you will be liable for any overdraft and NSF fees, as described in your JBT Deposit Account Agreement.

FUNDS AVAILABILITY

Outbound transfers will be posted to your JBT account the same business day that you initiate the transfer, provided you have met JBT's cutoff time for submitting Bank-to-Bank transfers. Inbound transfers to your JBT account from an external account will be held for one (1) business day after the transfer effective date and will be available in your JBT account on the second business day after the transfer effective date. In the case of a future dated or recurring transfer, funds availability is based on the scheduled date rather than the initiated date. Funds requested to be transferred will be debited/credited to the non-JBT account according to the receiving Financial Institution's availability and transaction processing schedule.

CUTOFF TIME

The cutoff time for initiating transfers is 4:30 p.m. Eastern time on business days. Any transfer initiated after this time will be considered initiated on the next business day.

PROCESSING TRANSFERS

To add a new transfer complete the appropriate fields on the JBT Bank to Bank Transfer tab within JBT Online Banking and press SUBMIT. You may submit transfers up to the daily limits listed below. You may set up future dated or recurring transfers, which will be subject to the limits on the day the transfer is scheduled to occur. Once processed the transfer is no longer considered pending and will not appear on the screen.

CANCELLING A TRANSFER REQUEST

Request for immediate transfers of funds may be cancelled if the "cancel" link next to the transfer is displayed. If the "Cancel" link is not displayed, the transfer cannot be cancelled. Future dated and recurring transfers can be cancelled or edited up to 4:29 p.m. Eastern time on the business day of the scheduled transfer date unless the

transfer status is In Process or Processed, in which case you cannot cancel the transfer. Stop payment requests cannot be made on Bank-to-Bank transfers.

JBT may cancel transfers, without prior notice, in the event that any of your accounts are not in good standing, you have had an overdraft, or an item returned for insufficient funds, any prior transfer was cancelled, revoked, or returned due to reasons such as insufficient funds, stopped payments, or frozen account, or we suspect your account may be involved in fraudulent activity.

RETURNED OR REJECTED TRANSFERS

A Bank-to-Bank transfer will be returned if it cannot be successfully posted to your account(s). The more common reasons for failed or returned Bank-to-Bank transfers are incorrect account number, incorrect bank routing number, insufficient funds in the account to be debited, and exceeding the transfer limits.

INDEMNIFICATION

You agree to indemnify JBT for any transfers that are not completed for any reason including, but not limited to your negligence, errors in account number, bank routing number, insufficient funds available to complete the transfer, or exceeding the daily transfer limits.

CHARGES

There is no fee for an inbound Bank-to-Bank transfer. There is a \$2.00 per transfer fee for each outbound Bank-to-Bank transfer. You are responsible for any fees, such as returned item fee or NSF fee, charged for returned or rejected transfers. Fees are published in JBT's Fee Schedule and are subject to change.

TRANSFER LIMITS

Transfers are subject to the following limits unless otherwise agreed upon by you and JBT:

1. Three (3) inbound transfers per day not to exceed a total of \$2,500.
2. Three (3) outbound transfers per day not to exceed a total of \$2,500.

We will use the date the transfer is scheduled to occur, not the date you initiated the transfer, to apply these limits. These limits apply to the total of all Bank-to-Bank transfers of a specific type for all accounts enrolled in the Service. We may change your dollar limits and transfer limits at any time.

PREAUTHORIZED TRANSFER LIMITS

Government regulations limit the number of preauthorized, automatic, or telephone transfer from your savings and/or money market account to no more than six checks or preauthorized transfers from the account per month, statement cycle, or similar four week period as described in your Deposit Account Agreement. Bank-to-Bank transfers made from your savings or money market account using this Service are subject to these limits.

ERRORS OR QUESTIONS

In case of error or questions about your transfers, contact as soon as possible by one of the following methods:

1. Telephone us at 1-866-870-9782
2. Contact us by using the Service's e-messaging feature; and/or,
3. Write us at:

JBT Online Bill Pay Service
801 N Black Branch Rd
Elizabethtown, KY 42701

GOVERNING RULE

Unless specifically listed in this agreement, this Service is subject to the definitions and terms of the Online Banking Agreement agreed to by you when opening your Online Banking account and any amendments thereto.

INTEGRATION CLAUSE

This Agreement includes all of the terms and provisions of any deposit account agreement, including online banking and other agreements, between you and JBT as if referred to fully at length herein.