Community First Bank People Pay Disclosure and Addendum

This People Pay Disclosure and Addendum (the “Addendum”) supplements and constitutes a part of the Community First Bank Internet Banking and Bill Pay Disclosure & Agreement (the "Agreement"), and sets forth additional terms and conditions for use of the Community First Bank People Pay (the “Payment Service”). The Agreement remains in full force and effect and is supplemented by this Addendum. To the extent there is a conflict between the terms of the Agreement and this Addendum, the terms of the Addendum will govern your use of the Payment Service. Further, by enrolling in the Payment Service, you agree that the terms of this Addendum apply only to your use of People Pay and do not apply to other products, services, or transactions under the Internet Banking Agreement or any other Agreements you have entered into with Community First Bank (the "Bank").

**Payment Service Introduction.** People Pay is a fast and easy electronic person-to-person payment service that facilitates transfers between your account and any person or entity with an eligible financial institution account. Additionally, you may receive funds through the Payment Service from a payment generated by another user of the Payment Service. In order to utilize the Payment Service, you must maintain an eligible funding account (“Account”) and enrollment in the Community First Bank Internet Banking Service. An eligible funding account is an account with check-writing privileges that is linked and accessible via your Internet Banking account. Often this is the account you also utilize for the Bill Payment Service. You can facilitate a transfer (“Payment”) to a person or entity (“Recipient”) utilizing their financial institution information, mailing address, email address, or mobile telephone number.

**Payment Service Authorization.** You (the "Sender") authorize the Bank to follow Payment instructions we receive from you through the Payment Service when you provide us with the names, mailing addresses, telephone numbers, email addresses, or bank account information for Recipients to whom you wish to direct Payments. When we initiate processing of such Payments you have authorized through the Payment Service, you also authorize us to debit the Account for the amount of the Payment, plus any service fees in effect at the time the Payment instructions are received, and to remit funds to the Recipient as indicated in the Payment instructions.

The Bank is relying on information you provide when you enter Payment instructions. Any errors, including incorrect Recipient names, mailing addresses, email addresses, mobile telephone numbers, or bank or account number information, are your responsibility as the Sender, and the Bank does not confirm or verify the information you enter prior to sending the Payment.

**Payment Criteria and Limitations.** Payments made through the Payment Service are subject to the following criteria and limitations:

<table>
<thead>
<tr>
<th>Payment Methodology</th>
<th>Recipient Information Needed</th>
<th>Transaction Limit</th>
<th>Daily Limit</th>
<th>Debit to Sender’s Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account-to-Account Transfer</td>
<td>Recipient’s bank routing/transit and account numbers</td>
<td>$2,000</td>
<td>$4,000</td>
<td>Real-time, when Payment is authorized.</td>
</tr>
</tbody>
</table>
Recipient Chooses Recipient's email address or mobile telephone number $2,000 $4,000 When the Recipient claims the Payment.

Payment Edits or Cancellation. Account-to-Account Payments begin processing immediately after you click the button to submit the Payment and cannot be edited or canceled. For Recipient Chooses Payments, the Payment may be canceled if the Recipient has not claimed or picked up the Payment yet. Inquiries and requests to edit or cancel Payments should be directed to Customer Service at 337-365-6677, Monday through Friday 8:00 am to 5:00 pm CST.

Claimed Payments. You will not receive a notification when a Payment has been claimed. However, Payment status can be confirmed by viewing the Outgoing Payments tab on the Payment Service dashboard.

Declined and Expired Payments. If a Payment is declined by the Recipient, you will receive an email or text message notification from the Payment Service.

The following criteria apply to Payment expirations:

<table>
<thead>
<tr>
<th>Payment Methodology</th>
<th>Expiration Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account-to-Account Transfer</td>
<td>Payment happens in real-time and either succeeds or fails. No expiration.</td>
</tr>
<tr>
<td>Recipient Chooses</td>
<td>The Payment will expire in 10 days if the Recipient does not claim it.</td>
</tr>
</tbody>
</table>

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

- If there is a hold on your Account, or if access to your Account is blocked, in accordance with banking policy. Please note that funds in the Account must be available in order to facilitate the transfer of Payment. Recent deposits made to your Account may not be available immediately. Please refer to the Funds Availability Policy section of the Consumer Terms & Conditions provided to you at Account opening.
- If your funds are subject to legal process or other encumbrance restricting the transfer.
- If you have insufficient funds in your Account to complete the Payment.
- If your Payment authorization terminates by operation of law.
- 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 – Your Rights and Responsibilities section of the Online Banking and Bill Pay Agreement and Disclosure.
• 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 this Addendum 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 the Online Banking and Bill Pay Service or suspend or terminate the People Pay Payment Service.

Insufficient Funds. You must reimburse the Bank immediately upon demand for any Payment completed for which your Account does not contain sufficient funds. Further, you must reimburse the Bank for any fees, including Overdraft fees, resulting from the Payment. We may report information about your Account, including Account mismanagement and defaults, to credit bureaus.

Payment Service Fees. The Bank does not assess fees for use of the Payment Service, but reserves the right to modify the terms of this Addendum and the applicable fees and service charges at any time, effective upon 30 days' notice to you as described in the Online Banking and Bill Pay Agreement and Disclosure.

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

By enrolling in the Payment Service, you agree to the terms and conditions described in this Addendum and the Agreement related to the Online Banking and Bill Pay Services. Please print a copy of this Addendum for your records and retain with your Online Banking and Bill Pay Agreement.