



Personal Online Banking Agreement

The applicant (“I”, “me”, “my”) hereby agrees to be legally bound by the following Terms and Conditions in consideration of Northwest Bank (“Northwest”) issuing me an Online Banking authorization protocol (Login ID and Password) and providing me with access to Mobile Banking and Remote Deposit Capture services.

1. ACKNOWLEDGEMENT: I am an owner/authorized user of the account(s) listed online. I hereby request that Northwest issue to me a Login ID and password to be used to access these accounts through the Online Banking System.

2. ACCESS: I understand that I will be able to access my account(s) to view balances, account history, statements, check images, to change delivery preferences (i.e. paper or paperless) for statements and other documents, to transfer funds between accounts, deposit checks, order checks, change my address, initiate a stop payment and pay bills depending on what type of access I have been given for my account(s). I also understand Northwest reserves the right to revoke such access to my accounts without prior notification.

3. EQUIPMENT REQUIREMENTS: I will need to provide at my own expense all hardware, software, wireless access, necessary telephone lines, Internet or other connections and equipment needed to access the Online Banking System and the other services described herein (collectively, the “Equipment”) and an electronic mail address. My Internet or other web browser software must support a minimum 128-bit SSL encryption. I am responsible for the installation, maintenance and operation of the Equipment and all related charges. Northwest is not responsible for any errors or failures caused by any malfunction of my Equipment or any “spyware,” “virus,” malicious code or related problems that may be associated with my access to or use of the Online Banking System or the Equipment. Northwest makes no representation as to the security of any particular network or device. Northwest does not guarantee functionality of the Online Banking System (including mobile banking) on any particular device. I understand that Northwest also is not responsible for any losses or delays in transmission of information I provide to Northwest or otherwise arising out of or incurred in connection with my use of any Internet or other service provider providing my connection to the Internet or any browser software or mobile device.

4. SECURITY: I understand that the Online Banking System is offered in a secure environment (as long as I use a secure browser) in order to afford protection for account numbers, account balances, bill payment information and other personal data, which may be transmitted by or to me through the Internet. **I will change my Password upon my initial access to the system.** I agree that I will designate what my new password will be and that Northwest will not be able to determine what that password is, for security reasons. I further agree that Northwest will not be responsible for monitoring transactions to determine if they were indeed made by the authorized user. I agree that I am responsible for the security of

my Login ID and Password and I will properly safeguard this information.

5. LIABILITY: I will contact Northwest immediately if I believe that my Login ID and Password have been lost or stolen or if unauthorized transactions have taken place on my account(s). I also agree that if my monthly statement shows transaction(s), which I did not make, and I do not contact Northwest within 60 days after the statement was mailed to me, I may not get back any money lost after that time. I agree that if I give my Login ID and Password to someone else to use, I am authorizing them to act on my behalf and I will be responsible for any use of the Online Banking System by them. See the error resolution notice on the reverse side of your periodic statement for more information.

If Northwest does not complete a transfer to or from my account, not including a bill payment (see “Bill Payment”), on time or in the correct amount, Northwest will be liable for my loss and damages. However, there are some exceptions; Northwest will not be liable:

- If, through no fault of Northwest, there are insufficient funds in my account to complete that transaction;
- If the funds in my account are unavailable;
- If the funds in my account are subject to legal process;
- If my account is frozen because of a delinquent loan;
- If I, or anyone authorized by me, commits any fraud or violates any law or regulation;
- If any part of the transfer system is not working properly and I knew about the problem when the transfer was initiated; or
- If circumstances beyond Northwest’s control (such as fire, flood, or power failure) prevent the transaction.

6. BILL PAYMENT: I understand that online bill payment is provided to me for my convenience. The actual payment of such bills is handled by an independent third party, CheckFree, and Northwest cannot and will not be held responsible for the completion and accuracy of such transactions.

PAYMENT AUTHORIZATION AND PAYMENT REMITTANCE: By providing Checkfree with names and account information of Billers to whom you wish to direct payments, you authorize Checkfree to follow the Payment Instructions that it receives through the payment system. In order to process payments more efficiently and effectively, Checkfree may edit or alter payment data or data formats in accordance with Biller directives.

When Checkfree receives a Payment Instruction, you authorize them to debit your Payment Account and remit funds on your behalf so that the funds arrive as close as reasonably possible to the Scheduled Payment

Date designated by you. You also authorize Checkfree to credit your Payment Account for payments returned to the Service by the United States Postal Service or Biller, or payments remitted to you on behalf of another authorized user of the Service.

Checkfree will use its best efforts to make all your payments properly. However, they shall incur no liability and any Service Guarantee shall be void if Checkfree is unable to complete any payments initiated by you because of the existence of any one or more of the following circumstances:

If, through no fault of Checkfree, your Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account;

The payment processing center is not working properly and you know or have been advised by Checkfree about the malfunction before you execute the transaction;

You have not provided Checkfree with the correct Payment Account information, or the correct name, address, phone number, or account information for the Biller; and/or,

Circumstances beyond control of Checkfree (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing exceptions are applicable, if Checkfree causes an incorrect amount of funds to be removed from your Payment Account or causes funds from your Payment Account to be directed to a Biller which does not comply with your Payment Instructions, Checkfree shall be responsible for returning the improperly transferred funds to your Payment Account, and for directing to the proper Biller any previously misdirected transactions, and, if applicable, for any late payment related charges.

PAYMENT METHODS: Checkfree reserves the right to select the method in which to remit funds on your behalf to your Biller. These payment methods may include, but may not be limited to, an electronic payment, an electronic to check payment, or a laser draft payment. (Funds remitted to the Biller are deducted from your Payment Account when the laser draft is presented to your financial institution for payment).

The entire Checkfree terms and conditions can be found in the online bill pay help section in online banking.

7. **MOBILE BANKING:**

- (a) Northwest will use reasonable efforts to make Mobile Banking available for my use on a continuous basis. Mobile Banking may be unavailable for short periods of time for regular or emergency system maintenance. Accessibility to Mobile Banking may be interrupted because of conditions beyond Northwest's control, including outages in Internet availability or any issues related to my ability to connect to the relevant cellular network. Northwest does not promise Mobile Banking will always be available for my use. Northwest may elect to discontinue Mobile Banking at any time. Northwest reserves the right at all times to take actions to protect its systems and information, including denial of access to users of Mobile Banking.
- (b) Northwest will use commercially reasonable efforts to keep information in Mobile Banking current and accurate. However, account information is not provided on a real time basis, and there may be a delay in the time that transactions are reflected in Mobile Banking. Although Mobile Banking is expected to correctly reflect account activity, it is possible that Mobile Banking may have data errors. In such event, account records maintained by Northwest, which may include information in addition to the information available from Mobile Banking, are the final and conclusive records for bank accounts. I can review my deposit account agreement for further details.
- (c) Northwest will use commercially reasonable efforts to secure Mobile Banking to prevent access by unauthorized persons and to prevent the introduction of any malicious code, such as a computer virus. However, no security system is failsafe, and despite Northwest's efforts, the security of Mobile Banking could be compromised or third parties could introduce malicious code. Northwest will provide me with notice if my information is the subject of a security breach involving Northwest's facilities as required by applicable law.
- (d) I may cancel my participation in Mobile Banking by texting a STOP command in a message from my registered wireless device or calling Northwest at 1.877.672.5678.

8. **MOBILE DEPOSIT:**

- (a) **Limitations of Service.** When using the Services, you may experience technical or other difficulties. We cannot assume responsibility for any technical or other difficulties or any resulting damages that you may incur. Some of the Services have qualification requirements, and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend or discontinue the Services, in whole or in part, or your use of the Services, in whole or in part, immediately and at any time without prior notice to you.

Northwest establishes limits that apply to the dollar amount and number of checks that may be deposited

using this service. Deposit limits are displayed within the Deposit Check workflow in the mobile app.

- (b) **Eligible items.** I will scan and deposit only "checks" as that term is defined in Federal Reserve Regulation CC ("Reg. CC"). When the image of the check transmitted to Northwest is converted to an Image Replacement Document for subsequent presentment and collection, it shall thereafter be deemed an "item" within the meaning of Articles 3 and 4 of the Uniform Commercial Code.
- (c) **Ineligible items.** I agree that I will not scan and deposit any of the following types of checks or other items which shall be considered ineligible items:
- Checks payable to any person or entity other than the person or entity that owns the account into which the check is being deposited;
 - Checks containing an alteration on the front of the check or item, or which I know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn ;
 - Checks payable jointly, unless deposited into an account in the name of all payees;
 - Checks previously converted to a substitute check, as defined in Reg. CC;
 - Checks drawn on a financial institution located outside the United States;
 - Checks that are remotely created checks, as defined in Reg. CC;
 - Checks not payable in United States currency;
 - Checks dated more than 6 months prior to the date of deposit;
 - Checks or items prohibited by Northwest's current procedures which are otherwise not acceptable under the terms of my Northwest account;
 - Checks payable on sight or payable through Drafts, as defined in Reg. CC;
 - Checks with any endorsement on the back other than that specified in this agreement;
 - Checks that have previously been submitted through the remote deposit capture service offered by Northwest or any other financial institution
- (d) **Endorsements and Procedures.** I agree to properly endorse the check transmitted through the Service. All remove or mobile deposited checks shall include a "restrictive endorsement" beneath your signature. A restrictive endorsement shall state "*for Northwest mobile deposit only*", or language substantially similar. I agree and acknowledge all checks deposited via mobile or remote means shall include a restrictive endorsement. Failure to include a restrictive endorsement will result in my liability for all subsequent check presentments. I agree to follow any and all other procedures and instructions as Northwest may establish from time to time. For additional information, please refer to your Deposit Account

Agreement that was disclosure at the time you opened your Northwest account(s).

- (e) **Receipt of Items.** Northwest reserves the right to reject any item, at its discretion, without liability to me. Northwest is not responsible for items Northwest does not receive or for images that are dropped during transmission. An image of an item shall be deemed received when I receive a confirmation from Northwest that Northwest has received the image. Receipt of such confirmation does not mean that the transmission was error free, complete or will be considered a deposit and credited to my account. Northwest further reserves the right to charge back to my account at any time, any item that Northwest subsequently determines was not an eligible item. I agree that Northwest is not liable for any loss, costs, or fees I may incur as a result of our chargeback of an ineligible item.
- (f) **Availability of Funds.** Deposits submitted and approved prior to 9:00pm (EST) M-F will be available the next business day. Deposits made after 9:00pm (EST) M-F, on Saturdays and Sundays or bank Holidays will be available in two business days after the date of their deposit.
- (g) **Disposal of Transmitted Items.** Upon my receipt of a notification from Northwest that Northwest has approved an image that I have transmitted and it has been processed to my account, I will retain the check for at least 45 calendar days from the date of the image transmission. And, I agree never to represent the item. After 45 days, I will destroy the check that I transmitted as an image, mark it "VOID", or otherwise render it incapable of further transmission, deposit, or presentment. During the time the retained check is available, I will promptly provide it to Northwest upon request.
- (h) **Deposit Limits.** I understand that Northwest may establish limits on the dollar amount and/or number of items or deposits. If I attempt to initiate a deposit in excess of these limits, Northwest may reject my deposit. If Northwest allows me to make a deposit in excess of these limits, such deposit will still be subject to the terms of this Agreement, and Northwest will not be obligated to allow such a deposit at other times.
- (i) **Presentment.** The manner in which the items are cleared, presented for payment, and collected shall be in Northwest's sole discretion subject to the agreement governing the affected account.
- (j) By using remote deposit capture services, I accept the risk that an item may be intercepted or misdirected during transmission. Northwest bears no liability to me or others for any such intercepted or misdirected items or information disclosed through such errors.

- (k) **Image Quality.** The image of an item transmitted to Northwest using the Services must be legible, as determined in the sole discretion of Northwest. Without limiting the foregoing, the image quality of the items must comply with the requirements established from time to time by Northwest, ANSI, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearinghouse or association.

9. FEES: If applicable, I will pay the charges or transaction fees, which are charged by Northwest for this service. I understand that these charges may be changed from time to time. Charges will be deducted from the checking account that I have designated for this purpose on the enrollment form.

10. DOCUMENTATION: I understand that:

- (a) I will get a monthly statement from Northwest for each account if there is an electronic banking transaction to or from that account in that month. In any case I will get a statement at least quarterly, and,
- (b) If I bring my passbook to Northwest, they will record any electronic transactions that were made to my savings account since the last time I brought in my passbook.

11. CUT OFF TIMES FOR ONLINE BANKING

TRANSACTIONS: I understand that any transfer, check deposit or Stop Payment request made through the Online Banking System prior to 9:00 PM Eastern Standard Time (EST) M – F, will be posted on the same business day. Any transfer, check deposit or Stop Payment request that occurs after 9:00 PM (EST) M-F will be posted on the next business day.

12. AMENDMENTS: I agree that from time to time Northwest may amend or change the terms of this Agreement including amendments or changes to the Online Banking System or to amend or change the charges for these services. Northwest may do so by notifying me in writing of such amendments or changes and my use of the Online Banking System after the effective date of any such amendments or changes shall constitute my acceptance of and agreement to such amendments or changes.

13. COOPERATION: I will cooperate with Northwest in the investigation of unusual transactions, poor quality transmissions, and resolution of claims, including by providing, upon request and without further cost, any originals or copies of items deposited in my possession and my records relating to such items, transmissions and other transactions.

14. DISCLOSURES: I hereby acknowledge my rights to use the Online Banking System under this agreement as well as the terms and agreements originally disclosed to me at the time I opened my Northwest accounts. This includes, but is not limited to, the Deposit Account Agreement, the Funds Availability Disclosure, the Electronic Funds Transfer Disclosure, Protecting the Privacy of Customer Information and all material disclosures regarding the operations of loan accounts.

15. ACCEPTANCE OF THESE TERMS. Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will

notify you of any material change via e-mail or on our website(s) by providing a link to the revised Agreement. Your continued use of the Services will indicate your acceptance of the revised Agreement. Further, Northwest reserves the right, in its sole discretion, to change, modify, add, or remove portions from the Services. Your continued use of the Services will indicate your acceptance of any such changes to the Services.

External Account-to-Account (“A2A”) Transfer Service – Terms and Conditions

SERVICE DEFINITIONS

“Service” or “The Service” means External Account-to-Account Transfer Service (“A2A Transfer Service”) service offered by Northwest through our online banking platform.

“Account” means a checking, money market or savings account.

“Business Day” is every Monday through Friday, excluding Federal Reserve holidays or other days that banks are legally closed.

“External Account” is the account to which your funds will be credited.

“Sender” means the Transaction Account holder initiating a transfer through the Service.

“Site” means the online banking website through which the Service is offered.

“Transaction Account” is the Account from which your funds will be debited, if applicable, your A2A Service fees will be automatically debited, or to which funds will be returned.

“Transfer Instruction” is the information provided by you to the Service for a transfer of funds to an External Account.

INTRODUCTION – This Terms and Conditions document (“Agreement”) is a contract between Northwest (hereinafter “we” or “us” or “our”) and you (hereinafter “you” or “your”) in connection with the A2A Transfer Service (“Service”) offered through our online banking Site. This Agreement applies to your use of the Service and the portion of the Site through which the Service is offered. By accessing the Service, you acknowledge that you have read and agree to this Agreement and your Account’s Deposit Account Agreement & Disclosure and other disclosures referenced within as provided to you when you opened your Account.

AMENDMENTS – We may amend this Agreement and any applicable fees and charges for the Service at any time by posting a revised version on the Site. The revised version will be effective at the time it is posted unless a delayed effective date is expressly stated in the revision. Any use of the Service after a notice of change will constitute your agreement to such changes. Further, we may, from time to time, revise or update the Service and/or related applications or material, which may render all such prior versions of the Service, and /or related applications and material and limit access to only the Service’s

more recent revisions and updates. We also reserve the right to terminate the Service in its entirety.

OUR RELATIONSHIP WITH YOU – We are an independent contractor for all purposes, except that we act as your agent with respect to the custody of your funds for the Service. We do not guarantee the identity of any user of the Service including but not limited to Accounts to which you send payments. We reserve the right to audit your compliance with this Agreement and your use of this Service.

ASSIGNMENT – You may not transfer or assign any rights or obligations you have under this Agreement without our prior written consent, which we may withhold in our sole discretion. We reserve the right to transfer or assign this Agreement or any right or obligation under this Agreement at any time to any party. We may also assign or delegate certain of our rights and responsibilities under this Agreement to independent contractors or other third parties.

NOTICES TO YOU – You agree that we may provide notice to you by posting it on the Site, sending you an in-product message within the Service, emailing it to an email address that you have provided us, texting a message to a mobile telephone number that you have provided us, or by mailing it to any postal address that you have provided us. For example, users of the Service may receive certain notices such as notice and receipt of transfers as text messages on their mobile device. All notices by any of these methods shall be deemed received by you no later than twenty-four (24) hours after they are sent or posted, except for notices by postal mail, which shall be deemed received by you no later than three (3) business days after it is mailed. You may request a paper copy of any legally required disclosures and you may terminate your consent to receive required disclosures through electronic communications by contacting us at Northwest Bank, Bill Payment Services, 800 State Street, 2nd Floor, Erie PA 16501. We reserve the right to charge you a reasonable fee to respond to each such request. We reserve the right to close your account if you withdraw your consent to receive electronic communications.

CALLS TO YOU – By providing us with a telephone number including a mobile number, you consent to receiving autodialed and prerecorded message calls from us at that number for non-marketing purposes. For example, we may contact you in connection with validating or processing a transaction that you have requested through the Service.

RECEIPTS AND TRANSACTION HISTORY – You may view at least six months of your transaction history by logging into your account and looking at your account transaction history. You agree to review your transactions by this method instead of receiving receipts or confirmations by mail. Transactions initiated by you through the Service will, generally, be processed from the Transaction Account on each Business Day, Monday through Friday at 11:00 AM, 3:00 PM and 4:00 PM depending on when you initiated the transaction. Transactions processed after 4:00 PM will, generally, be processed on the next Business Day. Transaction processing may, generally take one to two Business Days to complete the transaction into the External Account.

YOUR PRIVACY – Protecting your privacy is very important to us. Please review our Privacy Policy in order to better understand our commitment to maintain your privacy, as well as our use and disclosure of your information. Our Privacy Policy is available on our Site.

ELIGIBILITY – Not all types of Accounts are eligible for the Service. Be sure to check with your financial institution for restrictions regarding transfers among your retirement, savings, trusts, loans, custodial, business, corporate and other account types. We are not responsible for any costs or losses incurred from transfers that are not permitted under such restrictions by the provider of your Account or those imposed by applicable law.

ACCEPTABLE USE – You may use the Service to transfer funds as described in section, “**TRANSFER AUTHORIZATION AND PROCESSING.**” You agree that you are independently responsible for complying with all applicable laws in all of your activities related to your use of the Service, regardless of the purpose of the use. In addition, you are prohibited from using the Service for activities that: (a) violate any law, statute, ordinance or regulation; (b) payments related to illegal gambling, illegal gaming and/or any other illegal activity with an entry or a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, or other ventures that facilitate gambling, games of skill and sweepstakes; (c) violate any property or proprietary right of any third party, including any copyright, trademark or right of publicity or privacy under the laws of any jurisdiction; (d) impose an unreasonable or disproportionately large load on our infrastructure; (e) facilitate any viruses, Trojan horses, worms or other computer programming routines that may damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or information; (f) constitute use of any robot, spider, other automatic device, or manual process to monitor or copy the Service or the portion of the Site through which the Service is offered without our prior written permission; (g) constitute use of any device, software or routine to bypass technology protecting the Site or Service, or interfere or attempt to interfere, with the Site or Service; (h) may cause us to lose any of the services from our internet service providers, payment processors or other vendors. We encourage you to provide notice to us immediately of any violations of this section or this Agreement. In no event shall we be liable for any claims or damages resulting from or related to your violation of the acceptable uses of the Service or this Agreement. We reserve the right to monitor and remove any comments you post or submit through the Service.

TRANSFER AUTHORIZATION AND PROCESSING – (a) The Service enables you to transfer funds: (i) between your Accounts that you maintain with us; and (ii) between your Account(s) that you maintain with us on the one hand, and your Account(s) that are maintained by other financial institutions, on the other hand. You represent and warrant that you are the sole owner or joint owner with right of survivorship and not a joint tenant in common of the Transaction Account and the External Account and that you have all necessary legal right, power and authority to transfer funds from the Transaction Account to the External Account. Further, you represent and warrant that the External Account is located in

the United States. (b) When we receive a Transfer Instruction from you, you authorize us to debit your Transaction Account and remit funds on your behalf to the External Account designated by you and to debit one of your Accounts as described in section "SERVICE FEES AND ADDITIONAL CHARGES." You also authorize us to reverse a transfer from your External Account if the debit is returned from the Transaction Account for any reason, including but not limited to nonsufficient funds. (c) We will use reasonable efforts to make all your transfers properly. However, we shall incur no liability if we are unable to complete any transfers initiated by you because of the existence of any one or more of the following circumstances:

1. If, through no fault of ours, the Transaction Account does not contain sufficient funds to complete the transfer or the transfer would exceed the credit limit of your overdraft account;
2. The Service is not working properly and you know or have been advised by us about the malfunction before you execute the transaction;
3. The transfer is refused as described in section "TRANSFER METHODS AND AMOUNTS";
4. You as a Sender have not provided us with the correct information, including but not limited to the correct Transaction Account or External Account information; and/or
5. Circumstances beyond our control such as, but not limited to, fire, flood, network or system down time, issues with the financial institution(s), or interference from an outside force prevent the proper execution of the transfer and we have taken reasonable precautions to avoid those circumstances.

It is your responsibility to ensure the accuracy of any information that you enter into the Service and for informing us as soon as possible if you become aware that this information is inaccurate. We will make a reasonable effort to stop or recover a transfer made to the wrong External Account once informed, but we do not guarantee such recovery and will bear no responsibility or liability for damages resulting from incorrect information entered by you.

TRANSFER METHODS AND AMOUNTS – We may, at our sole discretion, impose limits on the amount of money you can transfer through our Service. We also reserve the right to select the method in which to transfer funds on your behalf, and the method to return funds to you in the event that the External Account is closed or otherwise unavailable to us.

TRANSFER CANCELLATION REQUESTS AND REFUSED TRANSFERS – You may cancel a transfer at any time until it begins processing as shown in the Service. We will, to the extent permitted by law, make reasonable attempts to return any unclaimed, refused, refunded, prohibited, or denied transfer to your Transaction Account.

STOP PAYMENT REQUESTS – If you as a Sender desire to stop any transfer that has already been processed, you

must contact customer care for the Service pursuant to "ERRORS, QUESTIONS AND COMPLAINTS."

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS – FOR PERSONAL ACCOUNTS ONLY, if you tell us within two (2) Business Days after you discover your password or other means to access your Account has been lost or stolen, your liability is no more than \$50.00 should someone access your Account through the Service without your permission. If you do not tell us within two (2) Business Days after you learn of such loss or theft and we can prove that we could have prevented the unauthorized use of your password or other means to access your account if you had told us, you could be liable for as much as \$500.00. If your monthly financial institution statement contains transfers that you did not authorize, you must tell us at once. If you do not tell us within sixty (60) days after the periodic statement was first sent to you, you may lose any amount transferred without your authorization after the sixty (60) days if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason such as a long trip or hospital stay prevented you from telling us, we may in our sole discretion extend the period.

TAXES – It is your responsibility to determine what, if any taxes apply to transfers you make or receive, and it is your responsibility to collect, report and remit the correct tax to the appropriate tax authority. We are not responsible for determining whether taxes apply to your transfers or for collecting, reporting or remitting any taxes arising from any transfer.

SERVICE FEES AND ADDITIONAL CHARGES – Applicable fees will be disclosed in the user interface for the Service. Any applicable fees will be charged regardless of whether the Service was used, except for fees that are specifically use-based. There may be a charge for additional transactions and other optional services. You agree to pay such charges and authorize us to deduct the calculated amount from the applicable Account you hold with us, whether a Transaction Account or External Account, for these amounts and any additional charges that may be incurred by you. If we hold both the Transaction Account and the External Account, then you authorize us to deduct such amounts and charges from the Transaction Account. Any financial fees associated with your standard deposits accounts will continue to apply. You are responsible for any and all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider.

FAILED OR RETURNED TRANSFERS – In using the Service, you are requesting us to make transfers for you from your Transaction Accounts. If we are unable to complete the transfer for any reason associated with your Transaction Account, the transfer may not be completed. In some instances, you will receive a return notice from us. In each such case, you agree that: (a) You will reimburse us immediately upon demand the transfer amount that has been returned to us; (b) You may be assessed a fee by us if the transfer is returned because you have insufficient funds

in your Transaction Account to cover the requested transfer or if we cannot otherwise collect the funds from you. The fee amount will be as set forth in your fee schedule from us or your Account agreement with us. You hereby authorize us to deduct these amounts from your Transaction Account by ACH debit; (c) You will reimburse us for any fees or costs we or they incur in attempting to collect the amount of the return from you; and (d) We are authorized to report the facts concerning the return to any credit reporting agency.

ADDRESS OR BANKING CHANGES – It is your sole responsibility and you agree to ensure that the contact information in your user profile is current and accurate. This includes, but is not limited to, name, address, phone numbers and email addresses. Changes can be made either within the application or by contacting customer care for the Service. Any changes in your Transaction Account or External Account should also be made in accordance with the procedures outlined within the Service’s help files. All changes made are effective immediately. We are not responsible for any transfer processing errors or fees incurred if you do not provide accurate Transaction Account, External Account or contact information.

REFUSED TRANSFERS – We reserve the right to refuse any transfer to a External Account. We will notify you promptly if we decide to refuse to transfer funds to a External Account. This notification is not required if you attempt to make a prohibited transfer under this Agreement.

RETURNED TRANSFERS – In using the Service, you understand transfers may be returned for various reasons such as, but not limited to, External Account number is not valid. We will use reasonable efforts to research and correct the transfer to the intended External Account or void the transfer and credit your Transaction Account. You may receive notification from us.

INFORMATION AUTHORIZATION – Your enrollment in the Service may not be fulfilled if we cannot verify your identity or other necessary information. Through your enrollment in the Service, you agree that we reserve the right to request a review of your credit rating at our own expense through an authorized bureau.

SERVICE CANCELLATION BY YOU – In the event you wish to cancel the Service, you may telephone us at 1-877-672-5678 during customer care hours and/or write us at:

Northwest Bank
Bill Payment Services
800 State Street
2nd Floor
Erie, PA 16501

Any transfer(s) we have already processed before the requested cancellation date will be completed by us.

SERVICE CANCELLATION, TERMINATION OR SUSPENSION BY US AND OTHER REMEDIES FOR BREACH

– If we have reason to believe that you have engaged in any of the prohibited activities described in this Agreement or have otherwise breached your obligations under this Agreement, we may terminate, suspend or limit your access to or use of the Site or the Service; notify law enforcement, regulatory authorities, impacted third parties and others as we deem appropriate; refuse to provide our services to you in the future; and/or take legal action against you. In addition, we, in our sole discretion, reserve the right to terminate this Agreement, access to the Site and/or use of the Service for any reason and at any time. Neither termination nor suspension shall affect your ability or obligations under this Agreement or other deposit account agreements you have with us.

DISPUTES – In the event of a dispute regarding the Service, you and we agree to resolve the dispute by looking to this Agreement and your Account’s Deposit Account Agreement & Disclosure. You and we agree that this Agreement and your Account’s Deposit Account Agreement & Disclosure are the complete and exclusive statement of the agreement between us and you, which supersedes any proposal or prior agreement, oral or written, and any other communication between us and you relating to the subject matter of this Agreement and your Account’s Deposit Account Agreement & Disclosure. If there is a conflict between the terms of this Agreement and something stated by an employee or contractor of ours including but not limited to its customer care personnel, the terms of this Agreement and your Account’s Deposit Account Agreement & Disclosure will prevail.

ERRORS, QUESTIONS AND COMPLAINTS – (a) Except as otherwise stated in this Agreement, notice to us concerning the Site or the Service must be sent by postal mail to:

Northwest Bank
Bill Payment Services
800 State Street
2nd Floor
Erie, PA 16501

In case of errors or questions about your transfers or concerning the Service, you should as soon as possible telephone us at 1-877-672-5678 during customer care hours, provided such telephone calls will not constitute legal notices under this Agreement and/or write at:

Northwest Bank
Bill Payment Services
800 State Street
2nd Floor
Erie, PA 16501

(b) If you think your transaction history is incorrect or you need more information about a Service transaction listed in the transaction history, you should notify us immediately. In the notice, you must:

1. Tell us your name;
2. Describe the error or the transaction in question and explain as clearly as possible why you believe it is an error or why you need more information; and
3. Tell us the dollar amount of the suspected error.

(c) If you notify us orally, we may require that you send your complaint in writing within ten (10) Business days after oral notification. We will tell you the results of our investigation within ten (10) Business Days after we hear from you and will correct any error promptly. However, if we require more time to confirm the nature of your complaint or question, we reserve the right to take up to forty-five (45) days to complete our investigation. If we decide to do this, we will provisionally credit your Transaction Account within ten (10) Business days for the amount you think is in error. If we ask you to submit your complaint or question in writing and we do not receive it within ten (10) Business days, we may not provisionally credit your Transaction Account. If it is determined there was no error, we will mail you a written explanation within three (3) Business Days after completion of our investigation. You may ask for copies of documents used in our investigation. We may revoke any provisional credit provided to you if we find an error did not occur.

NO WAIVER – We shall not be deemed to have waived any of our rights or remedies hereunder unless such waiver is in writing and signed by one of our authorized representatives. No delay or omission on our part in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

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