



## Hometown Bank

### OneClick EBill Agreement and Disclosure

Effective Date: June 21, 2018

#### **Scope**

This Agreement between you and Hometown Bank governs your use of our OneClick EBill presentment service (OneClick) or (the Service), which directs Hometown Bank to make payments from your designated checking account to the EBill payees you choose in accordance with this agreement, through the use of a personal computer, the Online or with your mobile device. There may be additional online services that are not specifically described in this Agreement and we reserve the right to add or eliminate online services. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services. The terms and conditions of this Agreement are in addition to the Account agreements, disclosures and other documents in effect from time to time governing your account, including the Online Banking Agreement & Disclosure, which have been previously provided to you.

**This Agreement is revised periodically and it may include changes from earlier versions. By accessing your account and engaging in the Service, you agree to the most recent version of this Agreement, which is available to you online at [www.ahometownbank.com](http://www.ahometownbank.com) and at your local Hometown Bank branch.** If any amendments to this Agreement result in an adverse effect upon our customers, as determined within the sole discretion of Hometown Bank, we will provide at least 30 days prior notice through a secure online message and/or external email alert.

#### **Acceptance of this Agreement**

Prior to enrolling in this Service and accepting the Agreement, you should carefully read and consider the following information. Within this agreement “You” and “Your” means each person who is authorized to use the service. “Payee” means anyone, including Hometown Bank, you designate and we accept as an EBill payee.

After you have completed your OneClick bill paying enrollment and designated which Payees will be presenting EBills for payment, you will be asked to acknowledge and accept the terms and conditions of this Agreement. By doing so, you represent and warrant that you are an authorized user acting with full authority to execute this Agreement and you agree to be bound by these terms and conditions and accept them in full, as they may be modified by Hometown Bank from time-to-time and posted on this Service. Furthermore, when you check the box to acknowledge and agree to the terms and conditions of the services referred to in this Agreement, you also acknowledge that you have received this Agreement and agree to the terms of the E-Sign Consent Agreement located within the Online Banking Agreement and Disclosure.

If you agree with the terms and conditions of this Agreement, you can click the Acknowledgement button and continue with your EBill payee setup. .

**If you do not agree to the terms and conditions of this Agreement and/or do not accept the electronic version of this document, please select the CANCEL button.**

#### **Relation to Other Agreements**

Your use of EBill presentment Services may also be affected by the agreements between us for your linked Hometown Bank accounts. When you link an account to EBill presentment Services, you do not change the agreements you already have with us for that account.

Please refer to your Online Banking Agreement and Disclosure, OneClick Agreement and Disclosure, and your Mobile Banking Agreement and Disclosure for other terms and conditions that may apply to your mobile banking account which are incorporated into this Agreement herein by reference.

### **Bill Delivery and Presentment (EBills)**

This feature is for the presentment of electronic bills only and it is your sole responsibility to contact your Payees directly if you do not receive your statements.

### **Information Provided to the Payee**

We are unable to update or change your personal or business information such as, but not limited to, name, address, phone numbers and email addresses, with the electronic Payee. Any changes will need to be made by you; contact the Payee directly. Additionally, it is your responsibility to maintain all usernames and passwords for all electronic Payee sites within the OneClick service. You also agree not to use someone else's information to gain unauthorized access to another person's or company's bill.

Hometown Bank may, at the request of the Payee, provide to the Payee your email address, Service address, or other data specifically requested by the Payee at the time of activating the electronic bill for that Payee, for purposes of the Payee informing you about Service and/or information, and you hereby authorize the release of any and all such information.

### **Activation**

Upon activation of the electronic bill feature, Hometown Bank may notify the Payee of your request to receive electronic billing information. The presentment of your first electronic bill may vary from Payee to Payee and may take up to sixty (60) days, depending on the billing cycle of the Payee. Additionally, the ability to receive a paper copy of your statement(s) is at the sole discretion of the Payee. Each electronic Payee reserves the right to accept or deny your request to receive electronic bills.

### **Notification**

Our OneClick service will use its best efforts to present all of your electronic bills promptly. In addition to notification within the Service, Hometown Bank may send an email notification to the email address listed for your account. It is your sole responsibility to ensure that this information is accurate. In the event you do not receive notification, it is your responsibility to periodically logon to the Service and check on the delivery of new electronic bills. The time for notification may vary from Payee to Payee. You are responsible for ensuring timely payment of all bills.

### **Cancellation of Electronic Bill Notification**

The electronic Payee reserves the right to cancel the presentment of electronic bills at any time. You may also cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from Payee to Payee. It may take up to sixty (60) days, depending on the billing cycle of each Payee. Hometown Bank will not notify your electronic Payee(s) as to the change in status of your account and it is your sole responsibility to make arrangements for an alternative form of bill delivery. We will not be responsible or held liable for the presentment of any electronic bills that are already in process at the time of cancellation.

### **Non-Delivery of Electronic Bill(s)**

You agree to hold harmless, Hometown Bank should the Payee fail to deliver your statement(s) and/or timely and/or accurately post all payments made, instructed or directed by you. You are responsible for ensuring timely payment of all bills. Copies of previously delivered bills must be requested from the Payee directly.

### **Accuracy and Dispute of Electronic Bill**

Hometown Bank is not responsible for the accuracy of your electronic bills(s). Hometown Bank is only responsible for presenting the information received from the Payee. Any discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the Payee directly.

**This Agreement does not alter your agreement, requirements, liability or obligations that currently exist between you and your Payees.**