

NexTier Online Bill Pay Information **Revised May 2008**

You may enroll for online Bill Pay with NexTier Bank by completing the Enrollment Form (to follow) and submitting it by fax to: 724-283-9235, delivering it to one of our NexTier Bank branch offices, or by sending it to:

NexTier Bank
PO Box 1232
Butler, PA 16003

You may use NexTier Online Bill Pay to electronically direct us to make payments from the designated checking account at NexTier Bank from which we make payments on your behalf to third parties (Payees) whom you have selected in advance to receive payments through this service. You may make payments through NexTier Online Bill Pay services to any business, merchant, or professional that generates a bill or invoice for products or services provided to you or on your behalf that has an address we can verify.

You may also make payments through Bill Pay to individuals, family, or friends for non-business purposes.

You may access Bill Pay services via NexTier Web Banking. You may not make a payment of alimony, child support, taxes or other governmental fees or court directed payment through Bill Pay services.

If we complete a payment that you make or authorize and we subsequently learn that you have insufficient funds in the designated account for the transaction, we may reverse the transaction or offset the shortage with funds from any account you have with us. If there are insufficient funds in the designated Bill Pay checking account, Bill Pay services will draw funds from any Line of Credit attached to the checking account to pay a bill. If the payment is within the Bounce Protection limit, NexTier will draw from the Bounce Protection funds to make the payment. In any case, you are fully obligated to us to provide sufficient funds for any payment or transfers you make or authorize. In addition, you will be charged a fee for each transaction as stated on the NexTier Bank **“Guide to Product and Service Fees.”**

Merchant Authorization

You must designate Merchants that you wish to use in order to make Merchant payments through Online Bill Pay. The Bank reserves the right to refuse to allow you to designate any particular Merchant or class of Merchants. You are obligated to provide the Bank with account numbers or other necessary information that may be needed so that your payments can be properly credited. If any account number or such other information changes or if you want to add or delete Merchants you must provide the Bank with such changes at least 10 business days in advance. All such designations and such changes may be submitted via Web Banking or by written request. You authorize the Bank to make all changes submitted through Web Banking by yourself or other persons having access to your User ID and Password to Web Banking for your Deposit and Loan accounts.

You may designate an unlimited number of payees to receive payments through Bill Pay services. You must provide sufficient information about each Payee, as we request, to properly direct a payment to that Payee and permit the Payee to identify the correct account to credit with your payment. This information may include, among other things; the name and address of the Payee and your Payee account number.

Limits on Bill Pay Transactions

You must have enough available money or credit in your designated checking account from which you instruct us to make a payment.

For security reasons, we may implement limits on the number or amount of transactions you can make using our NexTier Bill Pay services.

When Bill Pays are Made

Payments are not made final at the time we receive your instructions, but we will begin to process them promptly. If you make a payment before 2:00 PM EST, your payment will be submitted for payment the same day. If this deadline is not met or if the payment is initiated on a non-business day, the payment will be considered initiated the following business day, excluding holidays. You should allow at least 5 business days for merchants to receive your payments. We will send them electronically, by mail, or by some other means.

Payments made through Online Bill Pay will be withdrawn from the designated account on the date indicated or as promptly as possible. If the available balance in the designated account is not sufficient to cover a payment, a service charge may be assessed and the Bank will not be obligated to make the payment. The Bank reserves the right to limit the minimum and maximum amount of each payment or to discontinue or cancel the recurring payment. To ensure that payments to Merchants are received promptly, you should arrange these payments to be sent to the Merchant at least 5 business days before the payment due date. Each payment will be posted to your designated checking account on the Transmit date. Each payment you initiate on a non-business day will be considered initiated on the following business day.

Information you obtain about your accounts using Online Bill Pay services may not reflect transactions that have not yet been posted to your account. You should keep this in mind when you perform or attempt to perform any transaction on the basis of such information.

Recurring and Future-Dated Pays

The customer can set recurring or future-dated payments to any payee. The customer may set the future-dated payment, and as long as the funds are available in the customer's account, the payment will be processed. The Bank reserves the right to limit the minimum and maximum amount of each payment or to discontinue or cancel the recurring payment. To ensure that payments to Merchants are received promptly, you should arrange these payments to be sent to the Merchant at least 5 business days before the due date. Once entered into the new bill payment system, recurring pays will remain in effect until:

1. They are changed by you or another Account Holder by written notice received by NexTier Bank.
2. Changed by you or another person having access to your User ID Number and Password through NexTier Web Banking.
3. The available balance in the designated account is not sufficient to cover the payment.
4. The designated account is closed.

Stopping or Changing Pays

If you want to stop or change individual payments that you have instructed us to make, you must notify us before we have started processing the transaction. The normal way to do this is for you to access the appropriate function in our Web Banking Bill Pay service three days before the payment is scheduled to be made, and either delete or make the change. You may also call us at 1-800-262-1088.

Notice of Incomplete Transactions

You agree to notify us promptly if you receive notice from a merchant or other institution that a payment you made through Bill Pay service has not been completed or remains unpaid.

Foreign Country Transactions

You may only designate a payment transaction made to a merchant, an institution, or person within the United States.

Fees

If you sign up for NexTier Online Bill Pay, you agree to pay the fees associated with the service as indicated on the NexTier Bank **“Guide to Product and Service Fees.”** You should review the current fee schedule before signing up for Bill Pay. You can cancel Bill Pay at any time, but you will remain liable for all changes accrued up to that time including, but not limited to, full monthly charges for the month in which you discontinued service. The Bank reserves the right to change Bill Pay fees at any time for any reason. The Bank shall provide you with at least thirty (30) days notice of any increase in fees or any additional fees.

NEXTIER ONLINE BILL PAY ENROLLMENT FORM

To enroll in Bill Pay:

- Print this form
- Complete all sections noted below and sign the form
- Submit the Enrollment Form by delivering it to a NexTier Branch, faxing it to 724-283-9235 or mailing it to:

NexTier Bank
PO Box 1232
Butler, PA 16001

You must be at least 18 years of age to enroll in Online Bill Pay. If you have any other questions, please call 1-800-262-1088. A NexTier Bank associate will be happy to assist you.

A. Applicant Information (please print)

Name:			
Street Address:			
Apt. Number/PO Box:		Daytime Telephone: ()	
City:		Evening Telephone: ()	
State:	Zip:	Social Security Number:	
E-Mail Address:			

B. Account Information

NexTier Bank checking account number: (The Bill Pay monthly fee will be debited from this account.)

C. Authorization

Please read and sign to begin using Online Bill Pay Services:

I AUTHORIZE NexTier Bank to post payment transactions generated to the Bill Pay service from the account indicated when I make the payment. If at any time I decide to discontinue service, I will provide written notification to NexTier Bank. I also understand that I am authorizing NexTier Bank to deduct the bill pay monthly service fee from my designated account.

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I UNDERSTAND that payments may take up to 5 business days to reach the vendor and that they will be sent either electronically or by check. NexTier Bank is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to a lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account.

Note: We must have your signature on this form to process this information. By signing this application, you acknowledge that you have received the important online bill pay information regarding the service.

Account Holder Signature

X _____

Date: _____