

# Welcome to Internet Bill Pay

## ELECTRONIC BILL PAYMENT AUTHORIZATION

**I AUTHORIZE Commercial State Bank** to post payment transactions that I generate by PC using the SmartPay Bill Payment service to my checking account, as indicated on the application form being submitted electronically.

**I UNDERSTAND** that payments will be sent either electronically or by check and may take up to ten (10) business days to reach the vendor. I also UNDERSTAND that Commercial State Bank is not liable for any service fees or late charges levied against me. I further UNDERSTAND that I am responsible for any loss or penalty that I may incur due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account.

**I UNDERSTAND** that I am in full control of my account. If at any time I decide to discontinue service, I will provide written notification to Commercial State Bank. My use of the SmartPay Bill Payment service signifies that I have read the terms and conditions of the Electronic Funds Transfer, Regulation E and PC Access Disclosure and Agreement that were provided to me electronically when I registered for PC Access and which are available to download from the PC Access sign-on page.