

Electronic Bill Payment Authorization & Disclosure

Thank you for your interest in utilizing Electronic Bill Payment ("Bill Pay") offered by 1st Source Bank. Bill Pay allows you to schedule, manage, and send payments to businesses or individuals from your designated account on a secure website.

Please review and provide your consent to the following terms of this Electronic Bill Payment Authorization & Disclosure ("Authorization"). This Authorization contains important information. You should read it carefully and keep a copy for your records.

In this Authorization, the terms "you," "your" and "yours" refer to all Online and Mobile Banking account holders or authorized user(s). The word "Account" means all accounts held at 1st Source Bank, such as checking and savings accounts. "Bank," "we" and "us" refer to 1st Source Bank.

In order to qualify for Bill Pay you must be at least 18 years of age or if you are an e-student checking account holder under the age of 18 you must have a legal adult as a co-applicant on your Bill Pay application. To qualify you must have a valid Social Security Number or, Individual Taxpayer Identification Number, or business Employer Identification Number. You must have an eligible checking account. For consumer accounts, you must have no more than ten (10) overdrafts in the past six (6) months.

After your application is approved and processed, you may begin using Bill Pay.

Bill Pay enables you to set up recurring payments, make one-time payments and track your payments to individual payees. No need to write checks and go to the post office. You can do this right from your home or office.

As a user, you understand and agree that Bill Pay is offered by the Bank as a benefit to its customers. You further understand and agree that the service is provided by an independent third-party processor, Candescent Digital Banking, which is not an affiliate, a joint venture, or partner of the Bank.

You agree that the Bank is not responsible for any actions and/or omissions of Candescent Digital Banking and you agree to indemnify and hold the Bank and Candescent Digital Banking and their respective officers, directors, employees, insurers, successors and assignees, harmless from any and all claims, losses, costs, damages and/or expenses (including attorney's fees), whether based in contract, tort, warranty, willful misconduct or negligence, which you have arising out of Bill Pay and/or your participation therein and/or use thereof, whether by the failure of Candescent Digital Banking to exercise ordinary care, including, but not limited to, errors or delays in effecting advisements(s) or funds transfer(s), in transmitting transaction billing data, any error caused by Candescent Digital Banking which results in the transfer of an insufficient amount of funds. Any delay in the receipt of transaction data by Candescent Digital Banking, the inability of Bill Pay to process the data and/or any fees assessed to you due to a processing error caused by Candescent Digital Banking, the failure of the Bank to exercise ordinary care, including errors and delays in effecting advisements, funds transfers, or billing data, rejection of the Bank's payment file due to incompleteness thereof or because same was not ready for pickup, among other claims, including attorney's fees and associated costs, statutory, consequential, exemplary, incidental, indirect and/or special damages. These indemnification provisions shall survive the termination of the contractual arrangement between you and the Bank. You understand and agree that the Bank has no liability to you in the event that a payment is sent to the wrong vendor or with incorrect account information and you hereby agree to indemnify and hold the Bank harmless from all such claims, which indemnification obligations shall survive the termination of the contractual arrangement between you and the bank.

You further understand and agree that if a payment order is rejected, it is your responsibility to reinitiate the transaction if payment is to be resubmitted. Your use of and/or participation in Bill Pay constitute your agreement to the foregoing. By initiating an online transfer of funds or bill payment, you are authorizing the Bank to withdraw

from the designated account the amount of funds required to complete the transaction. All transactions initiated via Online and Mobile Banking will command the legal authority of a written request authorized by your signature. 1st Source Bank is responsible for making reasonable efforts to fulfill only those account requests received via Online and Mobile Banking. The Bank may not be held accountable for any loss resulting from the delay or failure to transmit a message via Online and Mobile Banking resulting from user error, malfunction of equipment, natural impediments, and/or inaccurate or incomplete information.

The Service is provided at no additional charge for all consumer accounts. Effective February 2, 2026, eligible business accounts will be charged \$1.00 per bill payment for the first ten (10) payments made each month, per business. Any additional bill payments made beyond the first ten (10) in the same month will not incur a fee. However, your mobile provider may charge for airtime, roaming, data usage, text messages and minutes. Check with your service provider for details on specific fees and charges that may apply.

Fees may apply for certain optional services, including:

- Stop Payment Requests – You can cancel a scheduled payment up until the time processing begins for the payment. A fee of \$36.00 will be charged for each stop payment request submitted.
- Expedited Payments – Expedited Payments are time-sensitive Bill Pay transactions allowing faster delivery to your designated payee. Expedited Electronic Payments typically post on the next business day, while Expedited Paper Payments are rush-mailed. A non-refundable fee is assessed and debited from your account at the time you authorize each expedited payment.

Payment type	Fee
Expedited Electronic Bill Pay Item	Consumer: \$5.00 per item Business: not available
Expedited Paper Check Bill Pay Item	Consumer: \$25.00 per item Business: \$34.95 per item

These fees will be disclosed at the time of the request and deducted from the designated funding account.

You AUTHORIZE the Bank to post payment transactions generated through Bill Pay to the account(s) indicated. You understand that you are in full control of your account. If at any time you decide to discontinue service, you will provide written notification to the Bank via email at 1stsource@1stsource.com or by mail to 1st Source Bank Branch Administration, P.O. Box 1602, South Bend, IN 46634. Your use of Bill Pay signifies that you have read and agreed to the terms and conditions of the Online and Mobile Agreement and Disclosure, and this Authorization that have been provided to you electronically.

You UNDERSTAND that payments may take up to five business days to reach the vendor and they will be sent either electronically or by check. The Bank is not liable for any service fees or late charges levied against you.

You UNDERSTAND that you are responsible for any loss or penalty that you may incur due to the lack of sufficient funds or other conditions that may prevent the withdrawal of funds from your account. The funds will be withdrawn from your account 1-2 business days after the payment is processed. For business payments sent by check, the funds will be withdrawn from your account when the check is presented for deposit.

You UNDERSTAND that anyone in the fifty United States and territories who can accept a check can be paid. Tax payments (such as federal, state, and local), court-directed payments (such as alimony and child support) and any other government related payments are discouraged but may be scheduled at your own risk. We will not notify you if you attempt to make any of these payments and we will not be liable if you schedule a prohibited or discouraged payment. We may establish limits on the dollar amount and/or number of bill payments. If you attempt a payment that exceeds your limit, an error message will display on screen. If you attempt to initiate a bill payment in excess of these limits, we may reject it. If we permit you to make a bill payment in excess of these limits, that deposit will still be subject to these Terms & Conditions, and we will not be obligated to allow such a bill payment in excess of these limits at other times.

You UNDERSTAND if a 'non-sufficient funds' (NSF) condition exists, the debit will be returned via banking channels. The ACH return will prompt the system to block the bill payment service, preventing access until the NSF condition is resolved. Any future dated recurring payments scheduled for release during the time the account is blocked will not be sent and must be rescheduled once the block is removed.

You UNDERSTAND bill payments are processed by the Bill Payment processor on all days excluding Saturdays, Sundays and Federal Reserve Board recognized holidays. In cases where a payment gets scheduled on a Saturday or Sunday (this can potentially happen on a recurring payment), the payment is processed on the following business day (Monday, if not a federal holiday). If you happen to be setting up the payment on this particular Saturday or Sunday, the bill payment will be processed on the next banking business day.

Also, please note that weekly recurring payments may not be scheduled on Saturdays or Sundays.

You UNDERSTAND that there must be activity in your Online and Mobile Banking account at least once every 180 days to keep your account active. If you do not login, your account will be deactivated, and you will lose the history and bill payment information that has been entered. In the event that your account is deactivated, you will need to register as a new user.