**Person to Person Payments (People Pay)**

People Pay is an optional person to person payment system which allows you to send and receive money online in a fast and safe manner. This is a onetime payment feature and cannot be used for setting up recurring payments.

To be eligible for this service, you must have a checking account that has been open for at least 30 days and has not had more than 6 overdrafts.

“Contacts” are individuals that you have created in the People Pay system to whom you will send money.

You agree to provide correct contact information such as contact name, account information, email address, mobile phone number and payment amount.

The current payment options are: PayPal, depositing into an account, and sending an email or text message with pickup instructions to the recipient.

**Payment Methods**

**PayPal**

- This payment allows the sender to send the payment directly into the contact’s PayPal account virtually real time.
- The payment will be immediately debited from your funding account.
- Contacts that do not have PayPal will have 30 days to open an account to receive the payment.
- If the contact does not wish to open a PayPal account, they will have to allow the PayPal payment to expire (after 30 days) and ask you to resend the payment via a different payment method.
- The payment cannot be modified or canceled after it is sent.

**Deposit to Bank Account:**

- This payment allows the sender to send the payment directly to the contact’s account via ACH.
- The payment will be debited from your funding account in real time and will be credited to the contact’s account within 1-3 days after the payment is sent.
- You must know the contact’s bank routing number and account numbers to use this payment method.
- This type of payment cannot be edited or canceled after it is sent.

**Send to Email or Mobile Phone Number:**
- This payment method allows the contact to decide how to receive the money. The contact will receive an email or text message with instructions for how to claim the payment.
- The payment will not be debited from your funding account until the payment is claimed.
- Once the payment is claimed it will be credited to the contact’s account within 1-3 days.
- The payment will expire if it remains unclaimed for 10 days. The sender does not have access to the contact's account information.
- The payment may be edited or canceled by the sender while it is in an Unclaimed status.

**People Pay Transaction and Daily Limits**

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Transaction Limit</th>
<th>Daily Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>PayPal</td>
<td>$2,000.00</td>
<td>$4,000.00</td>
</tr>
<tr>
<td>Account to Account</td>
<td>$2,000.00</td>
<td>$4,000.00</td>
</tr>
<tr>
<td>Recipient Chooses (Email or Text)</td>
<td>$2,000.00</td>
<td>$4,000.00</td>
</tr>
</tbody>
</table>

**Cutoff Time**

Payments can be initiated 24 hours a day, 7 days a week. The cutoff time for People Pay payments is 8:00 PM CST. Payments sent on non-processing days, such as weekends or Federal Holidays will be processed on the next business day.

The Bank is not responsible for payment delays due to recipient claiming funds or recipient entering wrong account information when claiming a payment.

We may disclose information to third parties about your account or the funds you send or receive:

- As necessary to complete transactions;
- As necessary in connection with offering People Pay;
- In connection with the investigation of any claim related to your account or the funds you send or receive;
- To comply with government agency or court orders;
- In accordance with your written permission; and
- As otherwise permitted by the terms of our privacy notice.