

GOLD Bill Payment Service—Terms & Conditions

Woodsville Guaranty Savings Bank now offers on-line Bill Payment Service through GOLD—*Guaranty On Line Delivery*. Now you may pay bills from any checking account of which you are an owner/signer to any company or individual in the continental United States right from your PC, 24-hours a day!

How to Enroll: If you have not already done so, visit any office of Woodsville Guaranty Savings Bank and complete an enrollment form with one of our Customer Service Representatives.

Fees: There is no fee for using GOLD Bill Payment Service. The number of bills you may pay with the service is unlimited with no additional per payment fee.

On Line Support: GOLD Bill Payment Service provides easy-to-follow on line support through the GOLD *Help* directory. Whenever you have a question about how to make, change or cancel a payment using GOLD, *Help* provides the answers—24-hours a day.

Making & Changing Payments:

- You may make one-time payments (*On Demand* payments) or scheduled payments (*Recurring* payments), at intervals you specify, to any company or individual located within the continental United States, through the online system. To make a payment to a specific Payee for the first time, click the *Set Up Payment* button at the bottom of your screen and follow the prompts to provide the necessary payment information.
- The *Payment Date* is the date you indicate the payment to be made and should be 7-10 business days **prior** to the actual ‘due date’ of the payment as indicated on your bill or monthly statement. The bank will not be liable for delays in mail delivery, for changes to the Payee’s address or account number with that Payee, for the failure of any Payee to credit your account in a timely manner or for any other circumstance which is beyond bank control.
- We highly recommend that you include a current and accurate *Account Number* in the field provided for that purpose whenever one has been provided to you (i.e., on your statement or payment coupon). This will ensure proper crediting of your payment to your account.
- Funds must be available in your checking account on the scheduled *Payment Date*. All payments will be deducted from the checking account from which the payment is made on the *Payment Date* you indicate, based on your account’s current available balance. The bank is not obligated to process any payment from an account that has insufficient funds. The bank has the authority to discontinue an individual customer’s access to bill payment service at any time, as it deems necessary.
- To make a payment to a Payee to whom you have already made a payment through GOLD Bill Payment Service, simply locate that Payee in your list of *Scheduled Payments*, click on the Payee’s name and change the necessary payment amount, payment date and/or frequency, as necessary. Prior to a payment’s *Payment Date*, you may change and cancel payments already set-up by changing the *Payments Remaining* to zero.
- The on-line business day is 5:00:01pm to 5:00:00pm except Saturdays, Sundays and federal holidays. The weekend runs from 5:00:01pm on Friday to 5:00:00pm on Monday (or Tuesday should Monday fall on a holiday). All payments scheduled prior to 5:00pm will be processed and deducted from your account that evening and sent to our third party payment processor the following morning. The processor prepares the payment and sends it out the following day. The payment is sent to the Payee no sooner than two days from the date you schedule the payment.

Discontinuing Bill Payment Service

If at any time you wish to cancel your bill payment service, please inform us in writing.

Additional Information

If you have additional questions, please contact any one of our Customer Service Representatives or e-mail us at info@thegarantybank.com.

Thank-you for choosing GOLD from Woodsville Guaranty Savings Bank!
Member FDIC