You understand that by selecting the People Pay service through Community Trust Bank’s Internet Banking and accepting these terms and conditions, you authorize Community Trust Bank to post transactions generated by People Pay through your Community Trust Bank account ("Designated Account") to another account at a U.S. financial institution or PayPal™ for payment to another individual. You understand and agree that Community Trust Bank uses a variety of banking channels and facilities to make payments, but will ordinarily use an Automated Clearing House (ACH) Network for People Pay transactions. All payments to another person made through People Pay are subject to all terms and conditions within this Agreement and all other agreements connected with your accounts.

In addition, you understand that you may receive funds through the People Pay service from a payment generated by another individual. You hereby acknowledge that the receipt of money from another person is subject to the terms and conditions of other account agreements between you and Community Trust Bank.

You understand and agree that when you initiate a payment from your Community Trust Bank checking account, savings account or Money Market account using People Pay, the processing of the payment will begin and the debit from your account may occur immediately. Receipt of the funds by the recipient will be dependent on the acceptance of the payment by the recipient and whether information requested from the recipient has been provided.

You understand and agree that Community Trust Bank is relying upon the information you provide when originating a payment on your behalf. Any errors, including incorrect or inconsistent recipient names, email addresses, dollar amounts, mobile phone numbers or account numbers are your responsibility. You understand and agree that Community Trust Bank has no responsibility to investigate discrepancies between names, email addresses, dollar amounts, mobile phone numbers or account numbers. You further understand that financial institutions holding recipient accounts are not responsible for investigating discrepancies between names, mobile phone numbers and/or account numbers.

**CUT-OFF TIMES.** Depending on the type of payment method selected, payments conducted through People Pay may be completed in real time (i.e. instantaneously) or there may be a slight delay in the debiting and/or crediting of a particular account. You understand and acknowledge that there may be a delay in the debiting or receipt of funds through People Pay.

**PEOPLE PAY LIMITATIONS.** There are transaction limits for payments to another person through the People Pay service. The limits are determined by your selected payment method, as described in the following table:

<table>
<thead>
<tr>
<th>Method of Payment</th>
<th>Transaction Limit</th>
<th>Aggregate Limit per Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>Send to Bank Account</td>
<td>$250.00 per transaction</td>
<td>$500.00 per day</td>
</tr>
<tr>
<td>Send to Email or Mobile Number</td>
<td>$250.00 per transaction</td>
<td>$500.00 per day</td>
</tr>
<tr>
<td>hereinafter referred to as “Recipient Chooses”</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PayPal™</td>
<td>$250.00 per transaction</td>
<td>$500.00 per day</td>
</tr>
</tbody>
</table>

Content Effective: March 2016
SCHEDULING PAYMENTS. Payments sent to an email address or mobile phone number require that the recipient claim the funds within 10 calendar days. The recipient is directed to the People Pay site in order to claim their funds and may choose how to receive the funds. They can either have the payment sent to their PayPal account or their bank account.

Payments sent to a PayPal account require that the recipient login to their PayPal account to claim the funds.

Payments sent to a bank account require knowledge of the recipient’s bank routing number and account number.

CANCELLATION OF PAYMENT. A payment request that has been initiated through PayPal™ or Recipient Chooses may not be cancelled unless the recipient has not yet claimed the payment. A payment request that has been initiated using Send to Bank Account may not be cancelled. Inquiries on cancelations must be directed to Internet Banking Support at 1-888-673-2370.

EXPIRED PAYMENTS. Payments conducted through PayPal™ will not expire, as they happen in real time and will either succeed or fail immediately. If the recipient does not wish to open a PayPal™ account, you will have to allow the PayPal™ payment to expire (after 30 days) before the debited amount is returned to your account. Payments conducted through Recipient Chooses will expire in 10 calendar days.

REJECTIONS OF PAYMENTS. Payments to another person may not be completed for various reasons, in our sole discretion. For example, if information provided for the recipient is inaccurate or if identity verification is not completed, the payment may be placed on hold or the amount of the payment may be returned to your account. Similarly, if you have insufficient funds in your accounts or the payment is otherwise prohibited by the terms of this Agreement, the payment may not be completed. An email alert will be sent notifying you of the error. The e-mail alert will be sent to your last known e-mail address that we have on file for you. You are responsible for ensuring that we have the most up-to-date e-mail address on file.

INSUFFICIENT FUNDS. You will reimburse Community Trust Bank immediately upon demand for any transaction amount delivered for which your account does not contain sufficient funds. In addition, you will reimburse us for any fees or costs we incur in attempting to collect any amounts from you. These fees include, but are not limited to, NSF/Overdraft and Return Item fees. We are authorized to report the return of a transaction to any credit reporting agency.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR PAYMENTS. Notify us as soon as you can via one of the following:

1. Call us at 888-673-2370
2. Send us an email at customer.support@ctbi.com.
3. Write us at: Community Trust Bank, P. O. Box 2947, Pikeville, KY 41502-2947

If you think that your statement is wrong or you need more information about a transaction listed on the statement, we must hear from you no later than 60 days after you received the FIRST statement on which the problem or error appeared.

1. Provide us with your name and account number;
2. Describe the error or the transaction in question and explain as clearly as you can why you believe it is an error or why you need more information; and,
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send your complaint in writing within 10 business days.
FEES. By using People Pay, you authorize us to deduct the fees that may be associated with a transaction from your Designated Account even if they create an overdraft.

THIRD-PARTY FEES. You understand and acknowledge that the use of third-party services (for example, PayPal™) may result in a payment fee being applied by the third-party vendor to any transferred funds. Such fees are governed by any agreements and disclosures provided by the applicable third-party vendor. Community Trust Bank is not liable or responsible for any such transaction fee.

PROPRIETARY RIGHTS. You acknowledge and agree that Community Trust Bank and parties within whom it has contracted own all rights in and to the People Pay service. As such, you understand that you are only allowed to use People Pay in the manner designated by this Agreement.

TERMINATION. Access to the People Pay service may be suspended or terminated at the discretion of Community Trust Bank at any time. Cancelation of the People Pay service is not required as it is a service provided through the Community Trust Bank Internet Banking connection. However, should you cancel your Internet Banking through Community Trust Bank; you will also disconnect any ability to continue making payments through the People Pay service.

RULES AND REGULATIONS. This product is governed in addition to this Agreement by all rules and regulations associated with your checking account, the Internet Banking and Bill Payment Agreement and Disclosure, and the Electronic Funds Transfer Act. If the Internet Banking Services are not used for a period 180 days, the Services will be deleted and the user will need to re-enroll for the services.