

Site Terms and Conditions

GENERAL

Please read the following terms and conditions carefully. By using this service, or permitting any other person to use this service on your behalf, you acknowledge that you have read these terms and conditions and that you accept and will be bound by the terms thereof, as they may be modified by us from time to time, as posted on this website. When such a modification is made, we will post a revised version of these terms and conditions on this website. Changes will be effective when posted. We are not required to provide you with notification that any such change has been made. It is your responsibility to review these terms and conditions from time to time to be aware of any such change. Your continued use of the service will indicate your agreement to any such change. We reserve the right to add to, remove, change or terminate access to any of the content or functions of the service without giving specific notice to you. If you do not agree to the terms and conditions, you may not use this service. Any use of the service is at the sole risk of the user.

AUTHENTICATION AND AUTHORIZATION FOR SERVICE USAGE

The Carrollton Bank Service incorporates commercially reasonable methods to authenticate the information that you have supplied for making a payment through the Carrollton Bank Service. You will not be able to submit a payment until the Carrollton Bank Service authenticates you and you will not be allowed to use the Carrollton Bank Service to pay your loan until you have read these Terms and Conditions and have acknowledged you accept them.

By accepting these Terms and Conditions, you authorize the Carrollton Bank Service to initiate a charge to the account that you have stored in the Carrollton Bank Service site according to your payment instructions. Each time you use the Carrollton Bank Service to pay your Carrollton Bank account, you will be re-authorizing us to charge the account you select from the Carrollton Bank Service site.

By accepting these Terms and Conditions, you represent and warrant that:

- i. You are 18 years old or older;
- ii. You are using your actual identity and any information you provide is accurate and complete;
- iii. You are legally authorized to make payments using the account(s) you have stored in your (Biller Name) site;
- iv. You have read and agreed to our privacy policy; and
- v. Your use of the Service will not violate any local, state, or national laws or regulations.