

Effective Date: June 10, 2012

Landmark Bank's online Bill Pay service provider has announced that on **June 10, 2012** they will enhance their person-to-person (P2P) payments service by combining the best features of ZashPay[®] with their Popmoney[®] personal payment service to provide even more features than those offered today.

Landmark Bank implemented ZashPay in March 2011 as a payment option located within Internet Banking's Bill Pay by clicking the "**Pay People**" button. Once this upgrade is complete, the Pay People button will change to "**Popmoney**".

If you are presently a Pay People user, your existing ZashPay profile will be upgraded automatically. To help you prepare for this transition, below are some questions and answers that should be helpful.

What is Popmoney?

Use Popmoney to pay anyone you know or owe – it's the easy way to send and receive money directly from your Landmark Bank account. Pay your rent or send money to your kids away at college – it's safe, secure and all you need is an email address or mobile phone number.

What's the most important thing you should know about the new Popmoney?

The upgraded Popmoney will provide a more powerful user experience for you and the people you pay. Most exciting of all, your person-to-person payment network will become significantly bigger – the combined ZashPay[®] and Popmoney[®] personal-payment network includes 1,400 U.S. financial institutions.

When will the upgrade happen?

On June 10, 2012 Fiserv will upgrade its person-to-person payment service. This upgrade will combine the best features of ZashPay and Popmoney.

What do you have to do?

Nothing! As a current ZashPay user, you will be automatically upgraded. You may continue to use the service with no interruptions. After the upgrade, you will access Popmoney within Landmark Bank's online Bill Payment center just as you access ZashPay today. However, the tab name will change from Pay People to Popmoney.

How will you get to the upgraded service?

Your existing ZashPay profile will be automatically upgraded. You will access Popmoney where you access ZashPay today, through Landmark Bank's online Bill Pay. Please note that the tab name will change from Pay People to Popmoney.

Some of the people you pay today bank outside the "network" and have to access the zashpay.com site to use the present ZashPay service. What will this mean for them?

People who do not use a bank or credit union in the Popmoney network can use the Popmoney service at the upgraded popmoney.com.* There, they can send and receive money just as you do here at Landmark Bank.

Those who have already enrolled at zashpay.com will be directed to go to popmoney.com after the upgrade. Those users will have to update their username, but their password will remain the same. All other information will carry over.

More good news – it will be easier than ever for your friends and family to get the money you send. They can use the "Quick Deposit" feature to deposit the payment without going through the full enrollment process. If they choose to enroll so they can send money as well, they will no longer be required to enter their social security number. You can even send money directly to a financial institution account, so your recipient doesn't have to do anything.

**Terms and conditions apply*

Will your existing contacts and payment history still be available?

Yes, all history and contact info will be accessible in Popmoney after the upgrade.

What happens to current ZashPay payments during the conversion?

ZashPay payments sent prior to June 10 that have not yet been claimed will be cancelled. Impacted users (senders and recipients) will be notified of any cancellations automatically. Payments that are claimed prior to June 10, but not posted prior to June 10 will process as normal.

What are the new features?

The upgraded Popmoney will offer several new features. You will now be able to:

- Personalize your gift payments with an eGreetings template
- Set up future-dated payments and recurring payments
- Import contacts from popular email services (such as Hotmail®, Yahoo!®, Gmail®)
- Send money using an account number, in addition to using an email address or mobile number
- Add multiple email addresses and mobile numbers for any contact
- Respond to all Popmoney activity, including depositing payments and paying requests, from a central dashboard or “To Do List”
- Receive money by simply verifying an email address or mobile phone number (without formally enrolling)
- Access the largest person-to-person payment network for financial institutions, with over 1,400 participating banks and credit unions.

How secure is Popmoney?

From the moment information is sent to Popmoney to the time it is stored and accessed again, it is encrypted using industry leading software, hardware and algorithms. Security is also utilized at specific points and actions in the product. For example, to help prevent an unauthorized person from fraudulently depositing someone else’s payment, one-time passcodes are used. For every initial payment to a new email address or mobile phone number, a one-time passcode is sent to the user. The user must provide that passcode back to Popmoney to verify their “ownership” of that mobile number or email address before they can deposit the payment.

How fast can you send and receive money with Popmoney?

With Popmoney, a recipient can receive money in as little as one business day. However, in some cases it may take longer. For example, if you send an email or mobile payment and the recipient is not yet registered for Popmoney, he/she must sign up for the service so that we have their account information to deposit their payment. Also, if you exceed your next-day payment limits, then we will deliver payments within three business days. Limits can and will vary and can be checked by clicking the Help icon on the Send Money screen.

How will payment limits be handled under the upgraded service?

Limits may vary by user and financial institution. Limits apply to the amount you can send per transaction, per day and per month, as well as to total outstanding payments. You can always check your limits by going to the “Send Money” screen within the Popmoney service and clicking on the “Help” icon next to the “Amount” field.

Will you be paying any fees?

Fees won’t be changed at the time of the upgrade. You will receive the upgraded features for the same fee you pay to send money today (\$1 per transaction).