



300 West Benjamin Ave • Norfolk, NE 68701

Electronic Payment Terms and Conditions

The following terms and conditions apply to any electronic payment options available through Norfolk Mutual Insurance.

Norfolk Mutual Insurance Company will not be liable for any loss of funds or information due to an error, mistake, or fraud regarding the account information provided, that may result in an unsuccessful payment attempt. The following fees will be charged for notice of change or electronic payments that are dishonored by the bank for the corresponding reason. Any refund due will be issued via company check pending the clearance of funds.

<i>Payment Return Reason</i>	<i>Fee</i>
R05, R07, R08, R10, R29	\$15
R01, R02, R03, R04, R06, R09, R11, R12, R13, R14, R15, R16, R17, R18, R19, R20, R21, R22, R23, R24, R25, R26, R27, R28, R30, R31, R32, R33, R34, R35, R36, R37, R38, R40	\$5
<i>Notice of Change Reason</i>	
C01, C02, C03	\$5

R01 Insufficient funds, **R02** Account closed, **R03** No account or unable to locate account, **R04** Invalid account number, **R05** Unauthorized debit to consumer account, **R06** Returned per ODFI's request, **R07** Authorization revoked by customer, **R08** Payment stopped or stop payment on item, **R09** Uncollected funds, **R10** Customer advises not authorized, **R11** Check truncation entry return, **R12** Branch sold to another DFI, **R13** Invalid ACH routing number, **R14** Representment payee deceased or unable to continue in that capacity, **R15** Beneficiary of account holder deceased, **R16** Account frozen, **R17** File record edit criteria, **R18** Improper effective entry date, **R19** Amount field error, **R20** Nontransaction account, **R21** Invalid company identification, **R22** Invalid individual ID number, **R23** Credit entry refused by receiver, **R24** Duplicate entry, **R25** Addenda error, **R26** Mandatory field error, **R27** Trace number error, **R28** Routing number or check digit error, **R29** Corporate customer advises not authorized, **R30** RDFI not participant in check truncation program, **R31** permissible return entry, **R32** RDFI nonsettlement, **R33** Return of XCK entry, **R34** Limited participation DFI, **R35** Return of improper debit entry, **R36** Return of improper credit entry, **R37** Source document presented for payment, **R38** Stop payment on source document, **R40** Return of ENR entry by federal government agency (ENR only), **C01** Incorrect bank account number, **C02** Incorrect transit/routing number, **C03** Incorrect transit/routing number and bank account number.

(EFFECTIVE 10/1/2016)