

#### ELECTRONIC BILL PAYMENT AUTHORIZATION

I AUTHORIZE my financial institution to post payment transactions generated by phone and/or PC from the Bill Paying Service to the account indicated on the form being sent electronically. I understand that I am in full control of my account and that my 100% satisfaction is unconditionally guaranteed. If at any time I decide to discontinue service, I will provide written notification to my financial institution. My use of the Bill Paying Service signifies that I have read and accepted all terms and conditions of the Bill Paying Service.

I UNDERSTAND that payments may take up to 10 business days to reach the vendor and that they will be sent either electronically or by check. My financial institution is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account. I understand that there will be a one time online fee of \$35.00 per item for any item that is not paid due to lack of sufficient funds, plus a \$25.00 fee from my financial institution each time the item is presented to my account and is not paid. I also understand that there will be an online fee of \$35 for any item that I place a stop payment on.