

15. Account Reconciliation Services (For Business Clients Only)

- A. The Account Reconciliation Service is an elective feature of the Internet Banking Services which enables you to provide the Bank with your deposit records for comparison against the Bank's records.
- i. Full Account Reconciliation
Full Account Reconciliation allows you to upload an issue file via the Internet Banking Services or manually enter check issues that will be compared to the items the Bank has posted your Account. An exception report will be provided for any mismatched items.
 - ii. Partial Account Reconciliation
Partial Account Reconciliation allows you to use the Account Reconciliation Service to obtain a listing of all checks presented for payment against your Account(s).
 - iii. Deposit Account Reconciliation
You will receive a listing of all deposits posted against your account.
- B. You agree to pay any and all fees related to the Account Reconciliation Service. Please refer to the Bank's Schedule of Charges for Account Reconciliation.

16. Stop Payment on a Check

You may use the Internet Banking Service to submit a stop payment request on a check in accordance with the conditions contained in the Account Agreement. You may use the Internet Banking Service to submit a stop payment request on a check issued through the Bill Payment Service in accordance with the provisions of Section 12(H) above.

17. Failed or Returned Transactions

In using some of the Internet Banking Services, you are requesting the Bank to make payments for you from your Account(s). If we are unable to complete the transaction for any reason associated with your Account(s) (for example, there are insufficient funds in your Account(s) to cover the transaction), the transaction will not be completed. In some instances, you will receive a return notice from us. In the case of a failed or returned transaction, you agree that:

- A. you will reimburse us immediately upon demand the transaction amount that has been returned to the Bank;
- B. for any amount not reimbursed to the Bank within fifteen (15) days of the initial notification, a late charge equal to 1.5% monthly interest or the legal maximum, whichever rate is lower, for any unpaid amounts may be imposed;
- C. you will reimburse the Bank for any fees imposed by a financial institution as a result of the return;
- D. you will assist the Bank in connection with any efforts by the Bank to recover any funds that have been sent;
- E. you will reimburse the Bank for any fees it incurs in attempting to collect the amount of the return from you;
- F. the Bank is authorized to report the facts concerning the return to any credit reporting agency; and
- G. A block will automatically be placed on all Accounts that have an ACH debit transaction returned to us. No additional payments, including Bill Payments, will be processed until the Account is properly funded and the return(s) cleared. If a payment request is received while the Account is blocked, we may notify you that the payment will not be processed.

18. eStatement Service

- A. The eStatement Service permits you and Other Permitted Persons to access monthly Account statements for eligible Accounts designated by you. If you have enrolled in the eStatement Service, you have requested the Bank to provide monthly Account statements for eligible deposit Accounts that you have specified through the eStatement Service. BY ELECTING THE eSTATEMENT SERVICE AND SO INSTRUCTING THE BANK, YOU HAVE SPECIFICALLY REQUESTED THAT THE BANK MAY, AT ITS DISCRETION, DISCONTINUE SENDING PAPER ACCOUNT STATEMENTS TO YOU WITH RESPECT TO THE DESIGNATED ACCOUNTS.

Accordingly, within thirty (30) days after the end of each calendar month the statements for your designated Accounts will be posted to and should be accessed through, the eStatement Service. Each statement will be available through the eStatement Service for a period of thirteen (13) months following its posting. If you wish to discontinue receiving your Account statements through the eStatement Service, you must give us written notice to such effect, and within thirty (30) days after receiving such notice we will send you paper Account statements only rather than making your Account statements available through the eStatement Service. Statements made available to any one owner of an Account are considered to have been made available to all owners of the Account.