D. Payment Authorization and Payment Remittance

i. By providing us with names and account information of Billers to whom you wish to direct payments, you authorize us to follow the Payment Instructions that we receive through the payment system. In order to process payments more efficiently and effectively, we may edit or alter payment data or data formats in accordance with Biller directives. When we receive a Payment Instruction, you authorize us to debit your Payment Account and remit funds on your behalf so that the funds arrive as close as reasonably possible to the Scheduled Payment Date designated by you. You also authorize us to credit your Payment Account for payments returned to us by the United States Postal Service or Biller, or payments remitted to you on behalf of another authorized user of the Bill Payment Service. We will use our best efforts to make all your payments properly. However, we shall incur no liability and any Service Guarantee shall be void if we are unable to complete any payments initiated by you because of the existence of any one or more of the circumstances described in Section 6 above.

ii. Provided none of the exceptions identified in Section 6 above are applicable, if we cause an incorrect amount of funds to be removed from your Payment Account or cause funds from your Payment Account to be directed to a Biller who does not comply with your Payment Instructions, we shall be responsible for returning the improperly transferred funds to your Payment Account, and for directing to the proper Biller any previously misdirected transactions, and, if applicable, for any late payment related charges.

E. Payment Methods
We reserve the right to select the method in which to remit funds on your behalf to your Biller. These payment methods may include, but may not be limited to, electronic payment via ACH or check payment.

F. Payment Inquiries
The current status of all Bill Payments may be viewed using the Bill Payment Service. This includes scheduled payments, in-process and processed payments. Processed payment inquiries may also be sent via the Bill Payment Service to the Banking Service Team using the "Contact Us" link on the Customer Support page or by phone at 1-800-593-4345.

G. Payment Cancellation Requests
You may cancel or edit any Scheduled Payment (including recurring payments) by following the online directions within the Bill Payment Service application. There is no charge for canceling or editing a Scheduled Payment. Once we have begun processing a payment it cannot be cancelled or edited, therefore a stop payment request must be submitted if applicable or allowed by contacting the Banking Service Team at 1-866-362-4796.

H. Stop Payment Requests
Our ability to process a stop payment request will depend on the payment method and whether or not a check has cleared. Also, we may not have a reasonable opportunity to act on any stop payment request after a payment has been processed. If you desire to stop any payment that has already been processed, you must contact the Banking Service Team at 1-866-362-4796. Although we will make every effort to accommodate your request, we will have no liability for failing to do so. We may also require you to present your request in writing within 10 days. The charge for each stop payment request is $10.00. The charge for stop payment requests will be applied whenever any Bill Payment is stopped at your request, because you submitted an incorrect Biller address or because you request a refund on a check that has not yet cleared. The charge will not be assessed if the payment is stopped due to an error by the Bank or its Service Provider, the payment was not posted by the Biller even though you correctly submitted the Biller address or if the check was lost in the mail.

From time to time, the Internet Banking Service may be inoperable. If that occurs, your request can be communicated to the Bank by telephone instructions. The Cut-Off time for us to receive a stop-payment request is 4:00 p.m. New York time on a Business Day and a stop payment request received after that time will be processed on the next Business Day. You agree that we will have a reasonable period of time following receipt of a stop payment request to act on it.

I. Prohibited Payments
Payments to Billers outside of the United States or its territories are prohibited through the Bill Payment Service.

J. Consumer Client Government Payments
For consumers only: You agree not to use the Bill Payment Service to make state or federal tax payments and court ordered payments (Government Payments). In no event shall we be liable for any claims or damages resulting from your scheduling of Government Payments. The Service Guarantee as it applies to any late payment related changes is void when Government Payments are scheduled and/or processed by the Bill Payment Service. We shall have no obligation to research or resolve any claim resulting from a Government Payment. All research and resolution for any misapplied, misposted or misdirected Government Payments will be the sole responsibility of you and not of us.