

M. Entire Agreement

This Agreement contains the entire agreement between the parties with respect to the matters covered herein. No other oral or written agreement, statement or promise made by any party hereto or by any employee, officer or agent of any party hereto that is not in writing and signed by the parties is binding, and this Agreement supersedes all such agreements, statements and promises. In the event of any conflict between this Agreement and any other document, this Agreement shall prevail.

N. Notification of Regulatory Authority.

This Agreement and the Internet Banking Services provided hereunder are governed by New York State and federal law. You may notify the New York State Banking Department or the Board of Governors of the Federal Reserve System at the following addresses of any violation of law related to this Agreement or the Internet Banking Services:

Reserve System at the following addresses of any violation of law related to this Agreement or the Internet Banking Services:

New York State Banking Department  
One State Street Plaza  
New York, NY 10004

Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, D.C. 20551