

24. **Cutoff Times**
 The following cutoff times pertain to specific Internet Banking Services transactions. All times in this Agreement refer to local time of the Bank. Transactions received after the cutoff time or on a day that is not a business day (a day in which the Bank is open in New York for the conduct of its general business) will be processed the following business day.
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| Funds Transfers | Real Time Processing. Transfers effected after 10:00 p.m. (New York time) will be posted on the following business day. |
| Bill Payments | To ensure that payment is properly credited to your Account prior to the payment due date, please allow at least five business days from the date payment is submitted for your payment to reach your merchant or vendor. |
| ACH Files | The Bank deadline for receipt of ACH Instructions (defined below) and file transmission is 6:00 p.m. New York time on a business day in order for the Bank to process ACH Instructions on the same Bank business day. The Bank deadline for receipt of client requests for cancellation, reversal or return of an ACH Instruction on a Bank business day in order for the Bank to act upon it on the same Bank business day is 5:00 p.m. New York time. |
| Fedwire Transfers (DB Private Wealth Online Plus customers only) | 4:00 p.m. (New York time) |
| Stop Payments | Real Time Processing, but may be delays in acting on information (see Sections 13 and 14 above). |
25. **Offer of Online Banking Services through Affiliates or Third Parties**
 The Bank has the right to offer all or part of the Internet Banking Services through an affiliate or unrelated third party.
26. **Miscellaneous**
- A. **Other Agreements**
 In addition to this Agreement, you agree to be bound by and will comply with the requirements of the terms and conditions governing your deposit Accounts (as set forth in the Account Agreement), the rules and regulations of any funds transfer system to which we belong and applicable state and federal laws and regulations.
- B. **Changes to Agreement**
 We may change this Agreement at any time. For example, we may add, delete or amend terms or services from time to time. In such event, the Bank shall provide notice to you. Any use of the Internet Banking Services after the Bank provides you a notice of change will constitute your agreement to such change(s). Further, the Bank may, from time to time, revise or update the applications, services and/or related material, which may render all such prior versions obsolete. Consequently, the Bank reserves the right to terminate this Agreement as to all such prior versions of the applications, services and/or related material and limit access to only the Bank's more recent revisions and updates. In the event performance of the service provided herein in accordance with the terms of this Agreement would result in a violation of any present or future statute, regulation or government policy to which the Bank is subject, and which governs or affects the transactions contemplated by this Agreement, then this Agreement shall be deemed amended to the extent necessary to comply with such statute, regulation or policy, and the Bank shall incur no liability as a result of such violation or amendment.
- C. **Address or Banking Changes**
 It is your sole responsibility to ensure that the contact information in your user profile is current and accurate. This includes, but is not limited to, name, address, phone numbers and e-mail addresses. For changes to your Payment Account or any information other than your email address within the Bill Payment Service, please contact the Banking Service Team at 1-866-362-4796. All changes made are effective immediately for scheduled and future payments paid from the updated Payment Account information. The Bank is not responsible for any payment processing errors or fees incurred if you do not provide accurate Payment Account or contact information.
- D. **Disputes**
 In the event of a dispute regarding Internet Banking Services, you and the Bank agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and the Bank with respect to the Internet Banking Services and that this Agreement supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Bank relating to the subject matter of this Agreement.