

NOTICE OF ELECTRONIC FUND TRANSFERS

CHECK CONVERSION

When you provide your check as payment, you authorize us to either use information from your check to make a one-time electronic fund transfer from your account or process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we process your payment. If we process your payment as an electronic fund transfer, you will not receive your check back from your financial institution, but you may be able to retrieve a copy of it by contacting your financial institution. Your electronic check conversion authorization remains in effect until we receive written notice from you of its termination and we have had a reasonable opportunity to act on that notice.

RE-PRESENTMENT

If your payment is returned unpaid for insufficient or uncollected funds, we may re-present your payment one more time and we may re-present your payment electronically.

RETURNED PAYMENT CHARGE

If your payment is returned unpaid due to insufficient funds, closed account, or stop payment order, you authorize us to make a one-time electronic fund transfer from your account to collect a fee of \$15.00.

This returned payment charge does not apply if you place a stop payment order on the check due to forgery or theft of the check.