



LYNX TREASURY SOLUTIONS SERVICE DISCLOSURE AND AGREEMENT

This LYNX Treasury Solutions Services Disclosure and Agreement (this “Agreement”) contains the terms and conditions governing use of BankUnited’s Treasury Solutions services (“LYNX Services”) covered by this Agreement. The terms and conditions contained in this Agreement shall apply regardless of the means by which the LYNX Services are accessed including, without limitation, a computer, Mobile Device (as defined below), or any other means of access.

When used in this Agreement, the terms the “Bank”, “we”, “us” or “our” mean BankUnited, N.A.; the “Company”, “you”, or “your” mean the entity that is reflected in our records as the owner of an account or a party-in-interest to an account (such as an escrow agent of an escrow account); “Account” or “Accounts” mean any existing or future accounts of Company, or over which Company has authority, maintained with Bank that will be accessed through the LYNX Services including, without limitation, checking accounts, savings accounts, money market accounts, and linked loan accounts or lines of credit (loan accounts and lines of credit collectively referred to as “Credit Accounts”); “business account” means an account owned by an entity; “personal account” means an account owned by an individual that is used primarily for personal, family or household purposes; “Mobile App” means a service that allows you to access the LYNX Services through a Mobile Device”; “Mobile Device” means an internet enabled compatible smartphone, tablet, or other eligible handheld or wearable communication device that allows you to access the LYNX Services; “Owner” or “Owners” mean each person or entity that has an ownership interest in the Company; “Specific Service” or “Specific Services” mean those products, services, materials, content, features and methods of conducting transactions offered, obtained or otherwise made available on or through the LYNX Services; “Site” or “Sites” mean any internet website(s), mobile or access channel that Bank makes available to access any of the LYNX Services; and “business day” means Monday through Friday, excluding Federal Reserve holidays and other days the Bank is not opened for business.

ACCEPTING THE AGREEMENT

When you use or access the LYNX Services, or when you permit any other person or entity to use or access the LYNX Services, you agree to the terms and conditions of this Agreement. Please access, read and review this Agreement regularly. We may amend, revise or modify the terms and conditions of this Agreement (including applicable fees and service charges) at any time and from time to time, in our sole discretion. We will notify you of any such changes, as required by law, by posting the updated Agreement within the LYNX Services. The revised version will be effective at the time it is posted if we determine, in our reasonable discretion, that the changes will not materially adversely affect Company’s use of the LYNX Services, or the changes are necessary for exigent circumstances (e.g., maintaining the security of the system). Otherwise the effective date of the change will be expressly stated in the revision. Your continuing to be enrolled in, using or paying for the LYNX Services, or any of the Specific Services, after the revised version of this Agreement becomes effective will constitute your acceptance and agreement to such changes. You understand and agree that notwithstanding the foregoing, we reserve the right to provide any such notice of change to you in printed form. Notwithstanding anything else in the Agreement, we may make any changes to this Agreement, the LYNX Services or any Specific Services if required for security reasons or by applicable law. 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 more recent revisions and updates.

RELATION TO OTHER AGREEMENTS

Your use of the LYNX Services may also be affected by the terms of a deposit agreement, disclosure statement, fee schedule, application, enrollment form, user guide, or other agreement between you and us

(collectively, "Other Agreements"), which are all incorporated herein by reference. When you use the LYNX Services, or any of the Specific Services, you are governed by this Agreement as well as the terms of the Other Agreements. You should review this Agreement and such Other Agreements carefully for information regarding any applicable fees, availability of deposits, limitations on the number of transactions that you can make, liability rules for electronic funds transfers and for other restrictions that may impact your use of any Account with the LYNX Services. To the extent that there is a conflict between the terms of this Agreement and such Other Agreements, the terms of this Agreement will control to the extent necessary. You further agree to be bound by and comply with any and all applicable federal and state laws, rules and regulations, including but not limited to, the rules and regulations of any networks, clearinghouses or funds transfer system to which Bank belongs, in connection with your use of the LYNX Services. Additionally, if there is a conflict between what an employee of the Bank says and this Agreement, the terms of this Agreement will prevail.

SERVICE COMMENCEMENT

Prior to commencing and using the LYNX Services you must open and maintain an Account with the Bank. If you maintain more than one Account that is eligible for access through the LYNX Services, upon request we will link your Accounts together and such Accounts will appear in Company's online banking profile unless requested otherwise.

All Accounts linked within the LYNX Services must contain an authorized signatory that is common to all Accounts. You understand and agree that a change in Owners and/or any authorized signers on an Account will not affect the LYNX Services which shall remain in full force and effect until terminated as set forth herein.

Company may not use the LYNX Services, and none of the Specific Services selected by the Company will be effective until (i) Company has completed and executed all Application, Enrollment and Set Up Forms and any other documentation required by Bank, (ii) Company has selected the applicable service plan package tier that best fits its business needs; and (iii) Bank has approved Company's use of such Specific Services and has had a reasonable opportunity to implement such service. There are three (3) tier service packages within the LYNX Services: Tier 1, Tier 2 and Tier 3. During enrollment Company shall select the tier that best fits its business needs. Bank makes no representation or guarantee with respect to any recommendation or suggestion that Bank or its representatives make to Company relating to the type, scope or features of the LYNX services.

The Bank reserves the right to modify, terminate or suspend the LYNX Services and any and all Specific Services in the event that the Company fails to pay any amounts when and as due, or otherwise fails to abide by the terms of this Agreement or any other agreement applicable to the Account(s).

Certain features, information, transactions, or other services available through the LYNX Services may not be available when accessing the LYNX Services through a mobile device.

COMPANY ADMINISTRATOR

The Company will be required to designate at least one individual ("Company Administrator") with the authority to determine who will be authorized to view account information and/or effect transactions through the LYNX Services on behalf of the Company. The Company Administrator should be an authorized signatory that is common to all Accounts. The Company Administrator will have full access to the LYNX Services with respect to the Accounts and will be able to add, modify or delete users (including other administrators), set limits on each user's authority to conduct transactions and access account information, and reset user IDs and passwords. The Company Administrator shall be responsible for performing any maintenance with respect to any user designated to use the LYNX Services on behalf of the Company. If the Company Administrator loses or forgets their user ID or password, the Company Administrator should contact the Bank.

Each user is authorized on behalf of the Company to issue requests, directions or instructions, including, without limitation, Payment Orders (as hereinafter defined), and conduct transactions on any Account set up on the LYNX Services. Company acknowledges and agrees that limitations on a user's access can only be controlled by Company and the Company Administrator, not the Bank. Company further acknowledges and agrees that each individual designated as a user may have the ability to conduct transactions on Accounts for which the individual may not otherwise be authorized to sign and conduct transactions on one or more Accounts set up within the LYNX Services., Company has reviewed and understands the risks associated with designating such individuals as users and agrees to assume sole responsibility for such risks including, without limitation, the actions of the Company Administrator, the authority given to other users to act on behalf of the Company and the actions of such users. Company agrees to be liable for any and all loss that may result from the authority given to any such users and the action of such individuals, notwithstanding the signing authority otherwise stated in the applicable signature card. Company understands and agrees that Bank is not obligated to inquire into the identity or authority of any user, and that Company will be bound by all instructions, acts and omissions of such users (whether or not such persons are acting within the scope of their authority or Company authorized or knew of such instructions, acts or omissions). The Bank will not be liable to Company or any third party for any loss, damage or expense arising from access to an Account by a user, and Company agrees to indemnify and hold harmless Bank against all actions, claims, demands, losses or expenses including, without limitation, reasonable attorney's fees and court costs arising from or relating to any action of a user. Such indemnification obligations shall survive termination of this Agreement and termination of Company's participation in the LYNX Services.

The Company shall be responsible for notifying the Bank in writing when the authority of a user, including the Company Administrator, has been withdrawn, revoked or terminated. The Bank is authorized to rely upon any document that indicates that an Administrator or any user is authorized to act on behalf of the Company with respect to the LYNX Services, until the Bank has received, and has had a reasonable opportunity to act, on such notice.

SYSTEM ACCESS

To access the LYNX Services, the Company must maintain equipment and software that is compatible with our systems or the systems of our third-party service providers and that maintains at least the level of security that we require. We may change our requirements from time to time and Company is responsible to meet our requirements. Unless we provide otherwise, Company is responsible for the selection, installation, maintenance and operation of its equipment and software. Company shall, at its own cost and expense, maintain in good working order all hardware and equipment necessary for a service and implement, on a regular basis, back-up measures to a service. Bank assumes no responsibility with respect to any errors, failures or malfunctions of Company's equipment or software or for any computer virus or related problems that may occur with Company's use of any computer or telecommunication network.

To use the LYNX Services, Company must have its own internet service provider, the necessary computer equipment and a compatible browser that supports a minimum 128-bit encryption and Secure Sockets Layer 3 or higher. We may change these requirements from time to time. To the extent that the Company is able to access the LYNX Services using a browser with lower than 128-bit encryption, such use shall be at the Company's sole risk, and the Company, and not the Bank, shall be liable for any losses resulting from such use. The Company shall be responsible for any and all fees imposed by any internet service provider or communications service provider. Bank does not endorse or provide any internet service provider, nor are we responsible for the actions or inactions of your internet service provider. The Company agrees that the Bank is not responsible for any errors or problems that may arise from the malfunction or failure of the Company's computer, equipment, or internet service provider.

The Company is hereby granted a non-exclusive, non-transferable limited and revocable right to access and use the LYNX Services as well as any technology in object code. The Company agrees that the Bank and its suppliers or servicers retain all intellectual property rights in any hardware, software, documentation, systems or other technology or intellectual property ("Technology") that may be made available to the Company in connection with the LYNX Services. The Company further agrees: (i) to read and comply with any license terms with respect to any Technology made available to the Company; (ii) to use the Technology

solely for purposes of accessing the LYNX Services; (iii) to maintain the confidentiality of the Technology and not copy, transfer or disclose the Technology; (iv) not to attempt to circumvent any use or access limitations contained in the Technology; (v) not to translate, reverse engineer, disassemble or decompile any Technology; (vi) to use the Technology in accordance with its documentation and all relevant security policies and procedures; and (vii) to return any and all copies of the Technology to us upon request. All Technology is provided to the Company on an "AS IS" and "AS AVAILABLE" basis.

The Company acknowledges that there are certain security, corruption, transmission error and access availability risks associated with using open networks such as the internet and hereby expressly assumes such risks. The Company further acknowledges that it is responsible for securely maintaining its computer systems and equipment ensuring it meets or exceeds industry standards including, without limitation, utilization of: (i) physical security and access control; (ii) credential security, (iii) user access incorporating controls such as segregation of duties; (iv) workstation security standards; (v) anti-virus and antispyware controls, firewall controls and other deterrent systems; (vi) network security standards such as architecture, perimeter protection firewalls and intrusion detection; (vii) incident reporting requirements; and (viii) disaster recovery and business continuity plans and periodic testing of those plans. Company shall take reasonable precautions to prevent the introduction of any viruses disabling procedures (including, but not limited to, software, lock, malicious logic, worm, trojan horse, bug, time bomb, spyware, malware, etc.) into Company's or Bank's software and shall scan its equipment and systems on a regular basis in order to detect and remove such viruses or disabling procedures. Company shall regularly update its internal security policies and procedures to address new fraud threats. Company shall immediately notify Bank of any security compromise (or suspected compromise) relating to the LYNX Services or the Accounts. Company agrees that the Bank shall not be responsible for any security breach, compromise, intrusion, misuse, malfunction and/or failure on or involving Company's computer systems and equipment. In addition to and without limiting the foregoing, Bank shall not be liable for (a) any unauthorized access to Company's Accounts through the LYNX Services; (b) any unauthorized transactions that may occur on Company's Accounts; or (c) any losses, damages, liabilities, costs and expenses (including attorney's fees) arising out of or resulting from any such security breach, compromise, intrusion, misuse and/or failure of Company's computer systems and equipment.

The Company further agrees that the Bank is not responsible for notifying the Company of any upgrades, fixes or enhancements to, or for providing technical support or other support for, the Company's computer systems and equipment.

HYPERLINKS

In connection with the LYNX Services, the Bank may provide the Company with a link ("Hyperlink") to a third-party site. Such Hyperlinks are used at the Company's own risk. The Bank is not responsible for, nor do we control, the content, products or services provided through these sites. The Bank does not endorse or guarantee the products, information or recommendations provided by any such linked sites and is not liable for any failure of any products or services advertised on such sites. The Bank further makes no representations or warranties of any kind, express or implied, as to the operations conducted at such other third-party sites, or the accuracy or completeness of any information, content, materials or products included thereat, including, but not limited to, the warranties of non-infringement of third-party rights, title, merchantability and fitness for a particular purpose.

CODES AND PASSWORDS

If the Company is approved to use the LYNX Services, the Bank will provide the Company with certain information, including, but not limited to, access codes, passwords and user identifications ("Credentials"). Each user authorized by the Company to access the LYNX Services must have their own unique Credentials. The Company acknowledges that it is solely responsible for safeguarding and ensuring that each user safeguards, the confidentiality of their Credentials. In furtherance of the foregoing, Company agrees to train users regarding the risks associated with sharing or disclosure of Credentials (including sharing with other employees of the Company) and will develop and maintain internal procedures to limit such risks, including, but not limited to (a) ensuring Credentials are changed upon the user's first logon and thereafter periodically in accordance with industry standards; (b) not permitting users to share their Credentials; (c) deleting the

Credentials of users who no longer have access to the LYNX Services; and (d) keeping all Credentials under secure conditions. The Company agrees to comply with any additional access or identification procedures the Bank may establish. The Company further agrees to immediately notify the Bank by telephone (and confirm such oral notification in writing) if it has reason to believe that any Credentials has been stolen, compromised, misused or has, or may, become known by an unauthorized person (whether or not employed by the Company).

These responsibilities may not be waived or modified by agreement or authorization by any Bank employee, agent or representative. The Company acknowledges that such Credentials are appropriate and reasonable to afford protection against unauthorized use and agrees that use of Credentials in connection with the LYNX Services shall give rise to a conclusive presumption that the use is authorized. The Company shall be liable for, and shall indemnify and hold the Bank harmless from any and all claims, losses, damages, liabilities and expenses including, without limitation attorney's fees, court costs and related litigation costs and expenses, arising from use of the LYNX Services, whether authorized or unauthorized, and without regard to the signing authority on an Account, by any person who utilizes the Credentials or who gains access by any other means. In furtherance of the foregoing, in the event an employee, agent or representative of the Company or anyone accessing the system by utilizing the Credentials, willfully or through negligence, damages or causes disruption of the systems of the Bank, the Company shall be liable for all claims, losses and/or damages resulting therefrom.

INTERNAL CONTROLS

As a business client, Company shall be responsible for and shall maintain, commercially reasonable internal controls including, without limitation, segregation of certain duties, such as accounts payable and accounts receivable, and initiation and confirmation of transactions, to help prevent the misuse of its Accounts. Bank shall not be liable to Company for any losses arising by reason of Company's failure to maintain commercially reasonable internal controls.

FEES

The Company agrees to pay any and all fees that the Bank establishes for the LYNX Services and each of the Specific Services made available through the LYNX Services. Please refer to the most recent Schedule of Fees applicable to your Company Account(s) for the current amount of the Bank's fees. The fees do not include any taxes (including, without limitation, sales, value-added and use taxes), or other governmental charges, which are the Company's responsibility. Additionally, the Company agrees to pay Bank any fees or charges provided for in any Other Agreements including, without limitation, the Schedule of Fees applicable to the Company's Accounts. Bank may change the amount or type of its fees and charges from time to time upon reasonable notice to Company. The Company authorizes Bank to deduct any and all fees, charges and other expenses owed by the Company to Bank from the Accounts(s) designated by the Company. If the Company is eligible for earnings credits on balances in one or more Accounts, Bank shall determine on a monthly basis if the collected balances in such Accounts are sufficient to compensate for the amount of such fees, charges and expenses due in the prior month. If the earnings credits are insufficient to offset all amounts due for the prior month, Bank will debit the Accounts for the amount of the shortfall. In the event there are not sufficient available funds in the Accounts, Company shall, upon demand, immediately pay all outstanding fees, charges and expenses to the Bank. Notwithstanding the foregoing, the Bank may, without notice, set off against any other accounts maintained by the Company with the Bank, or any of our affiliates or subsidiaries, for all amounts due hereunder. Bank reserves the right to change its fees and charges from time to time upon reasonable notice to Company.

ELECTRONIC MESSAGES AND OTHER COMMUNICATIONS

By enrolling in and using the LYNX Services Company agrees that all notices and other communications related to use of the LYNX Services, any of the Specific Services or activity on your Accounts may be sent electronically to any e-mail address we have on file for Company or any of its users, or at our option, any other manner permitted by applicable law. As e-mail is not a secure method of communication over the internet, we recommend that you do not use email to send confidential information, such as account numbers, and financial information, to Bank by e-mail. Please be advised that we will not immediately

receive an electronic message sent, and no action will be taken on any electronic message until we actually receive your message and have had a reasonable opportunity to act on it. If you need to contact us immediately, please call our Client Care Center at (866) 708-4384.

ALERTS

Enrollment in any of the Specific Services offered through the LYNX Services may include access to mobile text messaging related services, and security alerts (“Alerts.”). In order to receive Alerts, the Company or its users designated to receive Alerts must have a mobile device that is subscribed to a wireless service and that is able to receive text messages. By providing us with a telephone number (including a wireless/cellular, or mobile telephone number), you expressly consent to receiving calls from us and our service providers at that number including those made by use of an automatic telephone dialing system.

These Alerts are provided for the Company’s convenience and do not replace your monthly account statements, which are the official record of the Company’s Account(s). The Company understands and agrees that the information sent through an Alert may not be encrypted and may include personal or confidential information about the Company such as your account activity or account status, and anyone with access to the e-mail or mobile device may be able to access the Alert. Additionally, Alerts sent via telephone may be delivered to voice mail or answering machines if no one answers the telephone. It is the Company’s responsibility to ensure that mobile devices used by the Company, or its users are secure, any Credentials utilized in connection with the LYNX Services is protected and to provide timely information about changes to any telephone numbers, e-mail addresses or other methods of delivery in order to protect the confidentiality of this information.

The Bank endeavors to provide Alerts in a timely manner, however it does not guarantee the delivery or accuracy of any information sent through an Alert. Messages may be delayed or impacted by factors pertaining to the Company’s communication service provider, internet service provider or other third parties. The Company agrees that neither the Bank nor its service providers will be liable for any losses or damages arising from the disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of or inaccurate content in information sent through an Alert.

HOURS OF ACCESS

Subject to the terms of this Agreement, the Company generally can use the LYNX Services seven (7) days a week, twenty-four (24) hours a day, although some or all of the Specific Services offered through the LYNX Services may not be available during regularly scheduled maintenance periods or during system/network interruptions, or other circumstances beyond our control. We will endeavor to have our scheduled maintenance occur during non-peak hours, but we may conduct maintenance at any time. We will attempt to provide prior notice of scheduled maintenance, but we cannot guarantee that such notice will be provided.

STATEMENT REVIEW

The Company shall be notified of transactions performed in connection with the LYNX Services through periodic account statements. The Company shall have the obligation to promptly review all activity pertaining to the Account(s), and promptly, but in no event exceeding thirty (30) days from the Bank’s issuance of a statement reflecting such activity, notify the Bank of any unauthorized access. Failure by the Company to so review and advise shall release the Bank of any and all liability (if any) for any activity taken by any unauthorized party. Without regard to care or lack of care, the Company’s failure to discover and report any suspected error, discrepancy or unauthorized transaction in connection with the LYNX Services within such thirty (30) day period, will bar any claim against Bank with respect to any such error, discrepancy or unauthorized transaction or any subsequent error, discrepancy or unauthorized transaction by any unauthorized person. Notwithstanding anything to the contrary contained herein, in no event shall the Bank be liable for any activity in the Company’s Account(s) undertaken by unauthorized person(s) if the activity was initiated by use of the Credentials.

Additionally, the Company shall notify the Bank of any other errors, omissions or interruptions in, or delay or unavailability of, any of the LYNX Services as promptly as practicable, and in any event, within one (1) business day after the earlier discovery thereof, or the date discovery should have occurred through the

exercise of reasonable care. Failure by the Company to so notify the Bank within the time periods set forth herein shall relieve the Bank of any liability for such error, omission or discrepancy.

WAIVER OF REQUIREMENT FOR MULTIPLE SIGNATURES

The Company agrees that any requirement of verifying multiple signatures on checks, if such a requirement exists, does not apply to any transactions made using or through the LYNX Services. The Company agrees to release the Bank from any liability when making such transactions.

SECURITY PROCEDURES

The Company agrees to comply with the security procedures established by the Bank from time to time including without limitation, the use of Credentials, one-time passcodes and other security or authentication devices, ("Security Procedures") in connection with the use of the LYNX Services. The Company agrees to be bound by any payment order, transaction or service change or order that is acted upon by the Bank in accordance with such Security Procedures. The Company acknowledges and agrees that the Bank's Security Procedures are designed to verify the origination of instructions, orders or other communications (each a "Communication") sent in connection with the use of the LYNX Services and not for the detection of errors in transmission or content (i.e., duplicate payments or errors in funds transfer instructions).

The Bank shall have no duty to discover and shall not be liable for errors or omissions by the Company or any other user permissioned by the Company to use the LYNX Services. Each time a transaction is made through the LYNX Services, the Company warrants that these Security Procedures are commercially reasonable and adequate for the purposes intended. The Bank reserves the right to issue new Security Procedures and/or to modify or change any Security Procedures from time to time. If Customer selects certain security procedures to use in connection with a Service and those security procedures provide less protection against unauthorized transactions or activity than other security procedures offered by Bank in connection with such Service: (i) the security procedures selected by Customer shall be deemed commercially reasonable to the same extent as the security procedures offered by Bank that provide greater protection; and (ii) Customer shall indemnify and hold Bank harmless from and against all Losses and Liabilities relating directly or indirectly to Customer's use of such security procedures. Bank reserves the right to issue new security procedures and/or to cancel or change any security procedures from time to time.

The Company shall implement such safeguards as are reasonably necessary to ensure the confidentiality and integrity of any Security Procedures and shall immediately notify the Bank if the Company believes or has reason to believe that the confidentiality or integrity of any Security Procedure has been breached, threatened or become known to an unauthorized person (whether or not such person is employed by the Company). Additionally, if the Company fails to follow any Security Procedure, the Company shall be liable for any unauthorized disclosure or unauthorized access to the Company's information or data. The Company shall be liable for any instructions and other communications initiated before the Bank has received such notice and has had a reasonable opportunity to act on such notice. The Bank shall not be liable for any loss or damage resulting from fraudulent, unauthorized or otherwise improper use of any Security Procedures.

The Company acknowledges and agrees that Bank shall be entitled to deem any individual having knowledge of any Security Procedures (as hereinafter defined) or Credentials (as hereinafter defined) to be a user. The Bank shall be entitled to act on any Communication received in accordance with the Security Procedures without being obligated to verify the content of such Communication or establish the identity of the person giving the Communication. The Company acknowledges and agrees that the Bank may, without liability, refuse to act on a Communication that is not transmitted in accordance with the Security Procedures. The Company further acknowledges and agrees that the Bank may, without liability, refuse to act on any Communication if the Bank reasonably doubts its authorization, contents, or origination or compliance with the Security Procedures. The Company assumes full responsibility for any transaction, whether or not authorized, issued in the Company's name and accepted by the Bank in accordance with the Security Procedures. Additionally, if the Company fails to follow any Security Procedure, Company shall be liable for any unauthorized disclosure or unauthorized access to its information or data.

BANK'S RESPONSIBILITY

In the performance of the LYNX Services, the Bank will be entitled to rely solely on the information, representations and warranties provided by the Company, and will not be responsible for the accuracy or completeness thereof. The Bank shall have no duty or obligation to inquire as to the appropriateness, correctness or authenticity of any entry, instruction, transaction or order in connection with the LYNX Services, whether or not it will result in payment to any officer, employee, or agent of the Company, or is otherwise tendered in payment of such person's individual obligations. The Bank has no obligation to verify the availability of funds in any account at the time of any transfer request, even if honoring such a request will result in an overdraft. In the event such a request is honored, the Company shall immediately pay such overdraft and shall be responsible for payment of all applicable overdraft charges. Further, the Bank is not obligated to honor, either in whole in part, any transaction or instruction which (a) is not in accordance with any terms or conditions applicable to the relevant Specific Service, (b) the Bank has reason to believe may not be authorized by Company, (c) involves funds subject to a hold, dispute or legal process preventing their withdrawal; or (d) would violate any applicable federal or state law, rule or regulation.

Notwithstanding any other provision of this Agreement, the Bank shall have no liability for any damage, loss, expense or liability of any nature that the Company may suffer or incur, except to the extent of direct losses attributable solely to the Bank's own gross negligence or willful misconduct, and only to the extent set forth herein. In furtherance of, and without limiting the foregoing, the Bank will not otherwise be responsible for any action taken, allowed or omitted or for any liability, loss, claim or damage arising from an act of God, loss or delay occasioned in transit of data or processed work, labor disputes, material or labor shortages, accident or damage to facilities, inaccuracy of information, computer viruses, malicious code or other defects in the LYNX Services, incompatibility between the LYNX Services and the Company's browser or from other causes or events beyond the control of the Bank. The time, if any, required for the Bank's performance under this Agreement shall be automatically extended during the period of such delay or interruption. In no event shall the Bank be liable for any indirect, special, consequential or punitive loss or damage of any kind (including, without limitation lost profits) whether or not foreseeable, even if the Bank has been advised of the likelihood of such loss or damage, and regardless of whether the claim for loss or damage is made in negligence, gross negligence, breach of contract or otherwise. This section shall survive termination of this Agreement and termination of Company's participation in the LYNX Services.

SPECIFIC SERVICES

A. ACH ORIGATION SERVICES

PLEASE NOTE THAT THE ACH ORIGATION SERVICES ARE ONLY AVAILABLE TO COMPANIES ENROLLED IN TIER 2 OR TIER 3 OF THE LYNX SERVICES.

Through the Bank's Automated Clearing House origination services ("ACH Services"), the Company will be permitted to initiate credit and/or debit Entries as an Originator by means of the Automated Clearing House Network ("ACH") pursuant to the terms of this Agreement and the operating rules and guidelines of the National Automated Clearing House Association ("NACHA") including, any exhibits or appendices thereto, as same may be amended from time to time (collectively, the "Rules"), which Rules are incorporated herein and made a part of this Agreement. Terms not defined herein shall have the meanings ascribed to them in the Rules.

To be eligible to enroll in and use the ACH Services, the Company must be approved by the Bank. The Company agrees to provide the Bank with such financial, business and operating information as the Bank may reasonably request in connection with the Bank's approval process.

The Company acknowledges that it has a copy of, or has access to a copy of, the Rules. The Company agrees to comply with and be bound by the Rules. The Company represents and warrants to Bank that Company's actions with respect to Company's use of the ACH Services including, without limitation, the preparation, transmittal and settlement of Entries, shall comply with the Rules and all applicable federal and state laws,

rules and regulations. The Company acknowledges that Bank will charge the Company for any fines or penalties imposed by NACHA or any other organization which are incurred as a result of Company's actions or inactions and Company agrees to fully reimburse and/or indemnify Bank for such charges or fines.

It is the Company's responsibility to deliver all credit and debit Entries to the Bank with all information necessary to complete the Company's requested transactions in compliance with formatting and other requirements set forth in the Rules or as otherwise specified by the Bank. The Company must complete all required fields with accurate information. The Bank may reject or delay processing transactions if information and/or instructions are not complete or are inaccurate, do not comply with the terms of this Agreement or the Rules, or otherwise do not meet the criteria specified by the Bank for acceptance.

The Company shall obtain authorization as required by the Rules from the person or entity whose account will be debited or credited as a result of a debit or credit Entry initiated by the Company. The Company shall retain the original or a copy of each authorization and other documentation required under the Rules for a period of not less than two (2) years after termination or revocation of such authorization or such longer period as is provided in the Rules. If Bank receives a request from a RDFI for any such authorization or documentation, Company shall promptly furnish an original or copy thereof to the Bank so that Bank can provide it to the RDFI within ten (10) banking days of the request.

The Company may elect to send pre-notification that it intends to initiate an Entry or Entries to a third-party account within the time limits prescribed by the Rules. Pre-notification shall be provided to the Bank in the format and on the media prescribed by the Rules, unless otherwise specified by the Bank. In the event that the Company has received notice that a pre-notification has been rejected within the prescribed period by a RDFI, the Company will not initiate any Entry of such third party's account until the cause for rejection has been corrected and another pre-notification has been submitted and accepted by the RDFI within the time limits prescribed by the Rules.

Subject to Bank's approval, Company may elect to have Company's ACH Entries originated on a "same-day" basis, for settlement on the same day as the Effective Entry Date (each a "Same Day Entry" and collectively "Same Day Entries"). Bank may, in its sole discretion, establish exposure limits limiting the number of Entries or dollar thresholds of Same Day Entries that Company may have outstanding at any time. Further, Bank may terminate Company's right to originate Same Day Entries at any time. To be eligible to be treated as a Same Day Entry the Entry must: (i) have been received on a business day by the Bank's designated cut-off time for Same Day Entries; (ii) not exceed the per transaction limits established by NACHA from time to time as set forth in the Rules; and (iii) contain an Effective Entry Date as the same business day of receipt. IAT Entries are not eligible to be Same Day Entries. Same Day Entries shall be identified based on the date entered by Company in the Effective Entry Date field. Company agrees and understands that it is Company's responsibility to ensure the correct date is inputted into the Effective Entry Date Field. Use of the current date or any date in the past will also trigger fees for same day processing that may be higher than the fees for traditional ACH processing. Bank may utilize same-day processing for any Entry that qualifies as a Same-Day Entry even if Company did not intend the Entry to be processed using same-day processing. In such instances, Company is still responsible for all fees associated with same-day processing. Bank does not represent, warrant or otherwise guarantee that a receiving depository financial institution is able to receive or initiate Same Day Entries, or will post Same Day Entries by applicable deadlines, or will otherwise make funds available in a timely manner, and the Bank shall not be responsible for any loss resulting therefrom. PLEASE NOTE THAT ONLY COMPANIES ENROLLED IN TIER 3 OF THE LYNX SERVICES MAY ORIGINATE SAME DAY ENTRIES.

Company shall transmit Entries to Bank to the locations and in compliance with the formatting and other requirements set forth in the Rules and Bank's specifications. Company will not submit individual or total monthly Entries in excess of the maximum limits including, without limitation, dollar amounts and/or Standard Entry Class Code types, established by Bank, in its sole discretion, as may be amended from time to time. Company shall not divide a transaction into more than one Entry in order to avoid these limitations. Bank's processing of Entries in an amount greater than the established limits shall not be deemed a waiver of this provision. Bank may cease processing Entries in a greater amount at any time without prior notice.

Except as otherwise provided for herein, Bank shall (i) process Entries received from Company that conform with the file specifications set forth in the Rules; (ii) transmit such Entries as an ODFI to an ACH Operator selected by Bank in its sole discretion; and (iii) settle for such Entries as provided in the Rules. Bank shall endeavor to transmit or complete the necessary authorizations for Entries by the deadline of the ACH Operator provided: (a) such Entries are received by Bank's applicable cutoff time on a business day; (b) for Entries, other than Same Day Entries, the Effective Entry Date is at least two (2) business days after such business day (for credit Entries) and at least one (1) business day after such business day (for debit Entries) and (c) the ACH Operator is open for business on such business day. Entries shall be deemed received by Bank when the transmission and compliance with any related Security Procedures is completed. Company acknowledges and agrees that Bank only acts as the Company's agent for transmission of the Entries and assumes no responsibility for said Entries, except that Bank will endeavor to exercise due care in the transmission. If any of the requirements of this paragraph are not met, Bank may use reasonable efforts to transmit such Entries to the ACH Operator by the next deadline of the ACH Operator which is a business day and a day on which the ACH Operator is open for business.

The Bank may from time to time establish exposure limits, including daily transaction limits for the total value of Entries that may be originated through the ACH Origination Services by or on the Company's behalf in any 24-hour period. Any Entries exceeding this aggregate limit need not be honored, but may, at the Bank's sole discretion, be honored. The Bank may change or cancel these limits at any time without prior notice to Company, although the Bank will endeavor to notify the Company before the Bank does so.

All transactions are subject to acceptance by the Bank. The Bank has no obligation to accept any Entries and therefore may reject any Entry issued by or on behalf of the Company. The Bank will endeavor to notify the Company if the Bank deems it necessary to reject a submitted Entry. The Bank shall have no liability to the Company for rejection of any Entry. The Company agrees that it shall not initiate or transmit any Entry that violates the Rules.

The Company shall have no right to cancel or amend any Entry after its receipt by the Bank. Notwithstanding the foregoing, the Bank may, at its option, act on a request by the Company for cancellation or amendment of an Entry prior to transmitting it to the ACH or crediting/debiting a Receiver's account. Please note, however, that any request to cancel an Entry that has been submitted as part of a batch may require that the entire batch be cancelled. Company acknowledges that in the case of a Same Day Entry any request by Company to cancel the Entry must be made immediately in order for Bank to have an opportunity to effect cancellation. Despite Bank's commercially reasonable efforts to act on such a request, cancellation of a Same Day Entry may nevertheless be impossible, and Company understands and accepts the risk of this occurrence. The Company agrees to pay any and all fees and charges as set forth in the applicable Schedule of Fees in connection with such request. The Bank shall have no liability if any such cancellation or amendment is not effected. If the Bank accepts a cancellation or amendment of an Entry, the Company hereby agrees to indemnify, defend and hold Bank harmless from and against any and all claims, losses, demands, damages, fees, charges, costs and expenses including, without limitation, attorney's fees, incurred by the Bank as a result of its acceptance of the cancellation or amendment. This indemnification obligation shall survive termination of the Company's relationship with the Bank.

In the event any Entries are rejected or returned from the ACH Operator, the Bank shall make reasonable efforts to notify the Company no later than one (1) business day after the business day of such receipt. Except for an Entry retransmitted by the Company in accordance with the requirements provided for herein, the Bank shall have no obligation to retransmit a returned Entry if the Bank complied with the terms of this Agreement with respect to the original Entry. If the Company wants to resubmit any returned or rejected Entry, it is the Company's responsibility to correct the Entry and resubmit it, or otherwise resolve the rejection or return in accordance with the Rules. The Bank shall have no liability to the Company due to the rejection or return of any such Entry or due to the fact that Bank may not have not timely notified the Company about the rejection or return. The Company shall retain data on file adequate to permit remaking of entries for five (5) business days following the date of their transmittal by the Bank as provided herein and shall provide such data to the Bank upon its request.

Bank may monitor the Company's return activity and may request proof of authorization of any Entry. If the Bank, in its sole discretion, deems that the Company has excessive returns or rejections, the Bank may

immediately terminate the Company's ability to submit debit Entries. The Company shall indemnify, hold harmless and defend the Bank, at the Company's sole cost and expense, against all suits, claims, demands, loss, liability and expenses, including but not limited to attorney's fees, court costs and related litigation costs and expenses, arising out of any rejected or returned Entry except to the extent that such rejection or return was solely due to the Bank's gross negligence or willful misconduct. This indemnification obligation shall survive termination of the Company's relationship with the Bank.

Except with respect to Entries rejected by the Bank, if an Entry submitted by the Company is an On-Us Entry (received for credit or debit to an account maintained at the Bank), the Bank shall credit or debit the Receiver's account in the amount of such Entry on the Effective Entry Date contained in such Entry, provided that the Entry has been submitted to the Bank in accordance with the applicable time limits set forth herein. If any of the applicable time limits have not been met, the Bank shall use reasonable efforts to credit the Receiver's account in the amount of such Entry no later than the next business day following such Effective Entry Date.

The Bank shall provide the Company with all information, as required by the Rules, with respect to each Notification of Change ("NOC") Entry or Corrected Notification of Change ("Corrected NOC") Entry received by the Bank relating to Entries transmitted by the Company within two (2) business days of the Settlement Date of each NOC or Corrected NOC. The Company shall ensure that changes requested by the NOC or Corrected NOC are made within six (6) business days of the Company's receipt of the NOC information from the Bank or prior to initiating another Entry to the Receiver's account, whichever is later. If a NOC or Corrected NOC is incorrect or refused by the Company, the Company will promptly deliver a refused Notification of Change to Bank stating the applicable reason code as specified in the Rules. If the Company does not comply with the requirements to make changes requested by a NOC or Corrected NOC, the Bank may charge the Company for any and all NACHA rule violation fines resulting from such rule infraction or cease processing Entries for the Company until the changes are made. Company acknowledges and agrees that if Company fails to make changes requested by a NOC or Corrected NOC, Bank shall have the right to apply such requested changes to future transactions and that Company may be charged a fee in connection therewith.

The Company acknowledges and agrees that if an Entry describes the Receiver inconsistently by name and account number, payment of the Entry may be made on the basis of the account number even if it identifies a person differently from the named Receiver, and Company's obligation to pay the amount of the Entry to the Bank shall not be excused in such circumstances.

The Company shall designate a settlement account at the Bank for the purpose of funding the Company's Entries ("Settlement Account"). The Company agrees to maintain sufficient Available Funds to offset any Entries submitted and against which any rejected or returned Entries, and applicable fees and charges in accordance with the applicable Schedule of Fees then in effect, may be credited or debited. The Bank will either charge or credit the Settlement Account(s) for any credit or debit Entry originated by the Company on the Settlement Date. Even though the Bank debits or credits the Settlement Account, such debit and/or credit is provisional until the Bank receives final settlement. In the event any provisional credit and/or debit or any final credit and/or debit is reversed for any reason, then the Bank will charge the Settlement Account for such item and impose a fee in accordance with the Schedule of Fees then in effect. The Company is responsible for reimbursing the Bank for any and all temporary or final credit reversals. If there are not sufficient Available Funds in the Settlement Account, the Company agrees that the Bank may charge any other Account maintained by the Company with the Bank to cover the Company's obligations hereunder. Notwithstanding the foregoing, the Bank reserves the right to require the Company to pre-fund the Settlement Account prior to the Settlement Date of an ACH credit file. The Bank shall determine whether pre-funding is required based upon criteria established by the Bank from time to time. When pre-funding, the Company shall maintain sufficient Available Funds in the Settlement Account. With respect to the origination of debit Entries or Reversals of credit Entries, the Company acknowledges and agrees that the Bank need not make any deposit to the Account available for withdrawal or transfer unless and until the Bank has a reasonable belief that such Entry has been paid.

The Company acknowledges that it shall be bound by and comply with the provision of the Rules regarding making payment of an Entry by the RDFI to the Receiver provisional until receipt by the RDFI of final settlement for such Entry. The Company specifically acknowledges that it has received notice of that Rule and of the fact that, if such settlement is not received, the RDFI shall be entitled to a refund from the Receiver

of the amount credited and the Company shall not be deemed to have paid the Receiver the amount of the Entry.

The Company acknowledges that due to the “next day” settlement procedures used by the ACH, there is the possibility of loss to the Bank in the event that the Company does not have Available Funds at the time of settlement. Accordingly, the Bank may from time to time establish or revise maximum dollar limits for the total value of all Entries the Bank will release on the Company’s behalf in any 24-hour period. Any instructions exceeding this aggregate limit need not be honored, but may, at the Bank’s discretion, be honored. Notwithstanding the foregoing, the Company shall remain liable for all Entries that exceed the foregoing amount, to the extent honored by the Bank. The Bank may change or cancel the limits at any time without prior notice to the Company, although the Bank will try to notify the Company before the Bank does so. The Bank has no obligation to discover and shall not be liable to the Company for any errors made by the Company including, without limitation, errors made in identifying the Receiver or RDFI or for errors in the amount of an Entry or for errors in Settlement Dates. Bank shall likewise have no duty to discover and shall not be liable for duplicate Entries issued by the Company.

Notwithstanding the foregoing, if the Company discovers that any Entry it has initiated was in error, it may notify the Bank of the error and the Bank will make reasonable efforts on behalf of the Company, consistent with the Rules, to correct the Entry. In all such cases, it is the responsibility of the Company to notify its affected customers that an Entry has been made which is at variance with the customer’s authorization or is otherwise erroneous. The Bank shall not be liable for such Entries or the Bank’s failure to correct the Entry. The Company is responsible for all expenses incurred as a result of the error and shall indemnify, hold harmless and defend the Bank at the Company’s sole cost and expense against all suits, claims, demands, loss, liability and expenses, including but not limited to attorney’s fees, court costs and related litigation costs and expenses, resulting directly or indirectly from such errors whether in an action between the Bank and the Company or between the Bank and a third party or otherwise. This indemnification obligation shall survive termination of the Company’s relationship with the Bank.

The Company will be deemed to make the same warranties to the Bank as the Bank makes pursuant to the Rules. Additionally, with respect to each and every Entry transmitted by the Company, the Company represents and warrants to the Bank and agrees that: (i) each person or entity shown as the Receiver on an Entry received by the Bank from the Company has authorized the initiation of such Entry and the crediting or debiting of its account in the amount and on the Effective Entry Date shown on such Entry, (ii) such authorization is operative at the time of transmittal or crediting or debiting by the Bank as provided herein, (iii) Entries transmitted to the Bank by the Company are limited to those types of credit and debit Entries permitted pursuant to this Agreement. Without limiting the foregoing, the Company acknowledges that International ACH Transactions (“IATs”) are not permitted under the terms of this Agreement and the Company represents and warrants to the Bank that no such Entry transmitted by the Company shall be an IAT, (iv) the Company shall perform its obligations under this Agreement in accordance with all applicable laws, regulations and orders including, without limitation, the sanctions laws, regulations and orders administered by the United States Treasury Office of Foreign Assets Control (“OFAC”), laws, regulations and orders administered by FinCEN, and any state, laws, regulations or applicable to the providers of ACH payment services. Without limiting the foregoing, the Company agrees that it will not initiate any transactions in violation of the requirements or sanctions of OFAC or act on behalf of, or transmit funds to or from, any party subject to OFAC sanctions, and (v) the Company shall be bound by and comply with the provision of the Rules making payment of an Entry by the RDFI to the Receiver provisional until receipt by the RDFI of final settlement of such Entry. The Company shall indemnify, hold harmless and defend the Bank at the Company’s sole cost and expense against all suits, claims, demands, loss, liability and expenses, including but not limited to attorney’s fees, court costs and related litigation costs and expenses, resulting directly or indirectly from any breach of any of the representations or warranties of the Company set forth herein. This indemnification obligation shall survive termination of the Company’s relationship with the Bank.

From time to time, the Bank may request information from the Company with respect to the Company’s ACH Services activity for the purposes of evaluating a continuation of the ACH Services and/or adjustments of any limits. The Company agrees to provide the requested information promptly upon request. In connection with these evaluations, the Bank reserves the right to require the Company to establish reserves with the

Bank, in amounts calculated by the Bank in its discretion, to cover the Company's obligations to the Bank arising from the Company's use of the ACH Services. Reserves may be expressed as fixed dollar amount or as a "rolling reserve" calculated based on "rolling" averages as determined in accordance with the Bank's periodic evaluations. The amount of the reserves required by the Bank, if any, will be communicated directly to the Company from time to time. The Company agrees to establish reserves as required by the Bank within seven (7) days after being notified by the Bank. The Company acknowledges and agrees that the Bank may suspend the Company's ACH Services if the Company fails to establish the required reserves within such seven (7) day period.

When the Company is acting in the capacity as a Third-Party Sender, the Company, in addition to acknowledging the Third-Party Sender Annual Attestation, acknowledges that the Company is bound by the Rules and represents and warrants to the Bank as follows:

1. The Company shall perform all of the duties to verify the identity of any Originator prior to transmission of any ACH Entry. The Company shall be responsible to provide the Bank with any information that the Bank considers reasonably necessary to identify each Originator for which the Bank, as ODFI, transmits Entries. Upon the receipt of a request from the Bank for such information, the Company shall provide the information within two (2) business days of such request.

2. The Company has agreed to assume the responsibilities of an Originator, as authorized by the Originator and required by the Rules. In any case in which the Company fails to perform its obligations as an Originator under the Rules, the Company agrees to indemnify the Bank, hold harmless and defend the Bank at the Company's sole cost and expense against all suits, claims, demands, loss, liability and expenses, including but not limited to attorney's fees, court costs and related litigation costs and expenses, resulting directly or indirectly, from the failure of the Company to perform its obligations as an Originator. This indemnification obligation shall survive termination of the Company's relationship with the Bank.

3. If the Company performs any obligations of the Bank as ODFI under the Rules, the Company agrees it shall also perform the requirements of an ODFI under the Rules and warrants that it has the legal ability to do so.

4. The Company is obligated to make payment to the Bank for all credit Entries and all debit Entries that are returned by the RDFI. In the event that the Bank does not receive payment from the Company, the Originator of the Entry agrees to pay the Bank.

5. The Company shall ensure that its Originators agree to the responsibilities outlined herein for the retention and delivery of any records, documentation and data related to copies of items, copies of source documents or records of authorization.

6. The Company shall conduct an annual audit of its compliance with the Rules and upon request, to provide documentation supporting such audit within five (5) business days of such request.

7. The Company acknowledges and agrees that Bank as ODFI, has the right to terminate or suspend this Agreement with the Third-Party Sender, or any contractual agreement with each Originator of the Third-Party Sender, for breach of these Rules in a manner that interferes with Bank's compliance with the Rules or other applicable laws.

A COMPANY ACTING AS A THIRD-PARTY SENDER MUST BE ENROLLED IN TIER 3 OF THE LYNX SERVICES.

B. ACH ALERT SERVICES

PLEASE NOTE THAT THE ACH ALERT SERVICES ARE ONLY AVAILABLE TO COMPANIES ENROLLED IN TIER 2 OR TIER 3 OF THE LYNX SERVICES.

Through ACH Alert Services ("ACH Alerts") the Company can receive notifications via e-mail or text messaging regarding ACH Debit Entries and Credit Entries (as such terms are hereinafter defined) that are presented for payment against its Accounts. For purposes of ACH Alerts, "ACH Entry" shall refer to electronic funds transfers that settle within a bank or between banks according to specified rules and procedures governed by the Federal Reserve Bank and NACHA; "Debit Entry" shall refer to any ACH Entry which has the intended result of removing funds from the Company's Account(s); and "Credit Entry" shall refer to any ACH Entry which has the intended effect of depositing funds to the Customer's Account(s).

To activate ACH Alerts, the Company shall complete the Bank's enrollment form ("Enrollment Form") designating which Accounts are to be enrolled ("Designated Account"). The Company shall also provide a valid telephone number and/or e-mail address where alert notifications ("Alert Notification") are to be sent. Company may choose to receive ACH Alerts "per transaction" or "per Designated Account". Alert Notifications are sent to Company's designated authorized representatives. Bank shall be allowed a reasonable period of time in which to process the Enrollment Form following its receipt from the Company. Bank shall not be obligated to process any Enrollment Form that is missing any information or is otherwise incomplete.

Company acknowledges and agrees that each Alert Notification may not be encrypted and may include the name of the company originating the entry, and certain information pertaining to the Designated Account. Receipt of an Alert Notification may be delayed or prevented by factors affecting the Company's internet or telecommunications service providers. Bank neither guarantees the delivery or the accuracy of the contents of any Alert Notification.

Through ACH Alerts, Company can individually authorize every ACH Debit Entry and Credit Entry to its Designated Account or opt to preauthorize transactions for trusted companies. If Company elects to preauthorize transactions, Company shall be responsible for defining customized instructions based on parameters such as acceptable payees, amount and frequency of transactions. Company also must provide a default decision of either pay or return for non-preauthorized entries not decided by the daily cut-off time established by the Bank. Company is solely responsible for maintaining and updating all information for preauthorized transactions. Failure to do so may result in the return of an authorized ACH Debit Entry or Credit Entry or the allowance of an unauthorized ACH Debit Entry or Credit Entry.

Incoming Debit Entries or Credit Entries that originate from pre-authorized originators will be processed and posted to the Designated Account. Alert Notifications will only be sent for non-preauthorized incoming Debit Entries and Credit Entries. Upon receipt of an Alert Notification, Company must instruct the Bank whether to pay-or return the item prior to the Bank's established cut-off time on the Business Day immediately following the settlement date of the entry. Any Debit Entry or Credit Entry not decided by Company prior to the Bank's established cut-off time will be processed in accordance with the Company's default instructions. Company waives any claim of wrongful dishonor or return, or wrongful payment or acceptance associated with any Debit Entry or Credit Entry that is returned or paid as a result of the Bank's reliance on the Company's default instructions.

Company acknowledges and agrees that ACH Alerts is only applicable for ACH transactions identified with Standard Entry Class (SEC) Codes of CCD, CTX, PPD, ARC, BOC, RCK, POP, WEB, and TEL.

Company acknowledges and agrees that the Bank assumes no duty to identify and/or block and ACH Alerts may not identify and/or block any duplicate Debit Entries or Credit Entries presented. As such Company agrees to promptly review all statements, reports and other transaction information that the Bank makes available to Company.

Company may not use ACH Alerts to reverse or block any ACH Debit Entry or Credit Entry for any reason other than that a transaction is "unauthorized" or "improper" (as designated by the Company). ACH Alerts may not be used to reverse transactions in the event there are insufficient funds in the Company's Accounts or to reverse an otherwise authorized transaction.

Company acknowledges that the return of an ACH Debit Entry or Credit Entry is subject to dispute on the part of the originator. In the event of such a dispute the Company acknowledges and agrees that the Bank must act in accordance with the NACHA Rules. Without limiting any of its indemnification obligations to Bank,

Company hereby agrees to accept liability for and hold Bank harmless from and against any and all, damages, losses, fines, fees, taxes, liabilities, costs and expenses including, without limitation, reasonable attorney's fees, arising out of or related in any way to the Bank processing a Debit Entry or Credit Entry in accordance with the Company's instructions.

Any Debit Entry that is paid in accordance with ACH Alerts shall be considered properly payable and Company agrees that Bank shall have no liability to Company for paying any Debit Entry in accordance herewith. Notwithstanding anything to the contrary contained herein, Bank may, but shall not be obligated to, pay any Debit Entry if there are not Available Funds on deposit in the Designated Account.

Company acknowledges that failure to use the Bank's ACH Alerts Service could substantially increase the likelihood of undetected fraudulent activity on its Account(s) and that it is neither unreasonable nor unreasonable under the circumstances for the Bank to require Company to use its ACH Alerts Service upon request. Company agrees that if it fails to implement the ACH Alerts Service following the Bank's request to do so, Company will be precluded from asserting any claim against the Bank for paying an unauthorized, altered, counterfeit or other fraudulent item that the ACH Alerts Service was designed to detect or deter, and Bank will not be required to re-credit your Account(s) or otherwise be liable to Company for paying such item.

C. ZERO BALANCE ACCOUNT TRANSFER SERVICES

PLEASE NOTE THAT THE ZERO BALANCE ACCOUNT TRANSFER SERVICES ARE ONLY AVAILABLE TO COMPANIES ENROLLED IN TIER 2 OR TIER 3 OF THE LYNX SERVICES.

With the Bank's Zero Balance Account Transfer Services, the Company can eliminate excess balances in separate accounts and maintain greater control over disbursements. The Company will designate one master funding account ("Master Account") from which Available Funds will be transferred to and from each zero-balance account ("Subsidiary Account") at the close of each business day such that the balance in such Subsidiary Account shall be the target balance set by the Company (the "Target Balance"). If the Company fails to specify a Target Balance for a Subsidiary Account, the Target Balance for such account shall be zero dollars. If a Subsidiary Account does not have sufficient Available Funds to cover any checks paid or debits made (collectively "Debits") from such account, the Bank will automatically transfer Available Funds from the Master Account in an amount sufficient to pay such Debits and bring the Subsidiary Account to its Target Balance; provided, however, if more than one Subsidiary Account is linked to a Master Account, the Bank will transfer Available Funds from the Master Account to cover Debits from all Subsidiary Accounts prior to making transfers from such Master Account to restore the Target Balance in any Subsidiary Account. If there are insufficient Available Funds in the Master Account to cover all Debits from all Subsidiary Accounts, the Bank reserves the right, in its sole discretion, to pay or return any such Debits. The Bank is hereby authorized to add or remove Subsidiary Accounts from time to time upon receipt of written notice from an authorized signer on the Master Account.

The Company acknowledges and agrees that, in the event that the Bank receives any levy, garnishment, restraint, or other legal process freezing or otherwise restricting access to funds on deposit in the Master Account or a Subsidiary Account, the Bank may, at its option and without liability, refuse to honor orders to pay, transfer or withdraw funds from any and all Accounts to the extent permitted by applicable law.

D. ACCOUNT RECONCILIATION SERVICE

PLEASE NOTE THAT THE ACCOUNT RECONCILIATION SERVICES ARE ONLY AVAILABLE TO COMPANIES ENROLLED IN TIER 2 OR TIER 3 OF THE LYNX SERVICES.

The Bank's Account Reconciliation Service ("ARP Service"), enables the Company to manage, track and reconcile payment activity in its Account(s). We offer both full and partial account reconciliation, as well as a deposit reconciliation service.

Our ARP Service applies only to checks issued by the Company from the Account(s) designated for the ARP Service and only to those checks that are presented for payment through customary interbank clearing methods. The Company acknowledges that customary interbank clearings do not include items presented for payment at a teller window, through an ATM or by mail. The Bank may, at its sole discretion, attempt to compare the Check Information (as hereafter defined) against such items, however, the Bank will not be liable for its failure or refusal to do so, even if the Bank has done so on previous occasions.

Company's enrollment in the ARP Service does not alter Company's obligations to regularly review its Account activity and promptly report to the Bank any errors, discrepancies or unauthorized transactions.

The Company shall electronically transmit to the Bank, no later than 10:00 p.m. ET on the business day that a check(s) payable on its Account(s) is issued, a file containing the following information for each check: check number, issue date, check amount, account number and any such other information that the Bank may require from time to time ("Check Information").

Full Reconciliation

Within five (5) business days after the close of the applicable Account statement cycle, the Bank will provide a reconciliation report package, including a consolidated balance sheet and check paid report, detailing the Company's account activity during the cycle.

Partial Reconciliation

Within five (5) business days, after the close of the applicable Account statement cycle, the Bank will provide a report package including a consolidated profile of checks paid and checks outstanding for the period.

Deposit Reconciliation

With Deposit Reconciliation, if Company has multiple business locations depositing checks to a single account, the Bank will segregate the deposits by location. Company is required to use pre-encoded deposit tickets when making check deposits to the Account. The Bank will report the deposit information by location and in the aggregate within five (5) business days after the close of the applicable statement cycle.

The Company acknowledges that any reports issued by Bank in connection with the ARP Service are being provided solely as an accommodation to the Company and the Bank makes no representation or warranty regarding the accuracy of the information contained therein.

E. POSITIVE PAY SERVICES

PLEASE NOTE THAT THE POSITIVE PAY SERVICES ARE ONLY AVAILABLE TO COMPANIES ENROLLED IN TIER 2 OR TIER 3 OF THE LYNX SERVICES.

The Bank's Positive Pay Services ("Positive Pay Services") are designed to assist the Company in the timely identification of unauthorized or suspect check activity on its Accounts. The Bank offers the following three options within its Positive Pay Services: (i) Positive Pay; (ii) Payee Positive Pay and (iii) Reverse Positive Pay. Prior to commencing use of the Positive Pay Services, the Company must provide Bank with a test file and must do so in the form and within the time frame we require.

Positive Pay

The Company shall submit a check issue file ("Issue File") to the Bank by 10:00 p.m. ET on the business day on which the Company issues a check(s) that accurately contains the following information with respect to each check drawn on its Account since the last Issue Report was submitted: (a) account number; (b) check serial number; (c) dollar amount of each check and any other information the Bank may require (collectively, the "Issue Information"). For first time users of Positive Pay, a list of all outstanding checks as of that day must be sent to the Bank. The Issue File shall be electronically transmitted to the Bank in a format mutually agreed upon by the parties.

The Bank shall electronically compare the Issue Information with each check presented for payment ("Presented Item"). If the Issue Information matches the information on a Presented Item, the Bank is hereby authorized to pay such item. If any of the Issue Information does not match the information on a Presented Item, the Bank will identify the item as an exception item ("Exception Item") and report it to the Company by sending an exception report ("Exception Report") specifying the item serial number, the item amount and the reason why the item is an Exception Item. The Exception Report will be made available to the Company electronically generally by 9:30 a.m. ET, or such other time as may be established by Bank from time to time, on the business day following the business day the Exception Item is presented for payment. The Company shall promptly review the Exception Report each business day. The Company must timely notify Bank whether to pay or return each Exception Item before 3:00 p.m. ET, or such other cut-off time as may be established by the Bank from time to time, on the same business day the Exception Report is made available to the Company. If Company fails to notify Bank of its instructions with respect to an Exception Item prior to the established cut-off time, the Exception Item will be paid or returned in accordance with the Company's default instructions. If no default instructions have been provided, the Exception Item will be returned.

Payee Positive Pay

Payee Positive Pay enhances the Bank's Positive Pay Service by additionally comparing the payee name from the Presented Item against the payee name on the Issue Information. As part of the Issue Information, Company will also include the payee name. When items are presented for payment, in addition to comparing the check number and amount, the payee name will also be compared to the name presented in the Issue Information. Company will provide Bank with pay or return instructions for Exception Items that either do not have a payee match or that have a payee match but that do not match the MICR information provided by Company to Bank. In the event we are unable to perform the payee name comparison on any day that an item posts to your Account(s), the Payee Positive Pay Service will revert to Bank's Positive Pay service for that day.

Reverse Positive Pay

Reverse Positive Pay allows Company to review all checks presented against its Accounts. Each business day, Bank will electronically send Company a file with a list of checks presented for payment the previous business day ("Reverse Positive Pay Report"). Checks that are presented over the counter for deposit will appear on the Reverse Positive Pay Report made available to the Company the second business day after the day of deposit. Checks that are presented over the counter for encashment are not eligible for Reverse Positive Pay. The Reverse Positive Pay Report will be made available by 9:30 a.m. ET. Company shall compare the information on the Reverse Positive Pay Report to the Company's Issue Information. Company shall notify Bank no later than 3:00 p.m. ET whether to pay or return each item on the Reverse Positive Pay Report. If Company fails to notify Bank of its instructions with respect to an item on the Reverse Positive Pay Report prior to the established cut-off time, the Exception Item will be paid or returned in accordance with the Company's default instructions. If no default instructions have been provided, the Exception Item will be returned.

General Terms and Conditions Applicable to all Positive Pay Services

The Company acknowledges and agrees that by enrolling in and using the Positive Pay Services, each Presented Item will be processed as described herein and that Bank shall have no obligation to perform its customary or any other check verification procedures including, without limitation, inspecting any check for the presence of any number of designated signature(s) or determining whether any signature is authorized or valid. The Company further acknowledges and agrees that if Bank acts in accordance with the procedures set forth herein in paying items through the Positive Pay Services, Bank shall be deemed to have exercised good faith and ordinary care as defined by Articles 3 and 4 of the Uniform Commercial Code ("UCC") and Bank shall have no liability whatsoever in paying such item(s). With respect to any item dishonored or returned by Bank in accordance with Company's instructions, Company waives and releases any claim that the item is properly payable and any claim against Bank for wrongful dishonor under the UCC and any Other Agreement between Company and Bank or otherwise.

The Company understands that the Bank's Positive Pay Service may not identify counterfeit or duplicate checks. The Company agrees to promptly review all statements, returned items, reports and other check and transaction information that is made available to the Company, and to immediately report any identified discrepancies to the Bank.

Nothing herein shall affect the Bank's right to return any check if the Company's Account on which such check was drawn does not contain Available Funds to pay such item or if the Bank in its sole discretion determines that such item is not properly payable. Additionally, the Bank, may, without liability to the Company, refuse to pay any check presented for payment at any of the Bank's branch locations. If the Bank decides to pay an item presented for encashment at the teller line of one of its branch locations, the Company authorizes the Bank to pay such item based upon the Issue Information at the teller line. The Bank may charge a person who presents an item drawn on the Company's Account(s) a fee at the time of encashment.

Company acknowledges and agrees that Bank shall have no obligation to insure the receipt or accuracy of any information or data furnished by Company in connection with the Positive Pay Services and shall have no obligation to make any inquiry or initiate any follow-up investigation regarding the receipt or accuracy of such information or data.

The Company agrees that the Positive Pay Services are intended to be used to identify and return items which Company suspects, in good faith, are fraudulent, and are not intended to be used as a substitute for Company placing stop payment orders on items which Company does not wish to be paid and which are not suspected as being fraudulent. If Bank suspects or concludes, in its sole discretion, that Company is using the Positive Pay Services in violation of the previous sentence, the Bank may require the Company to provide evidence that the items the Bank is being requested to return pursuant to Company's instructions are in fact fraudulent. Company shall be responsible for reimbursing Bank for any and all costs, expenses, losses (including, without limitation attorney's fees and court costs) that Bank may sustain on items returned under the Positive Pay Services which are not established to be fraudulent items.

The Company acknowledges that Company's failure to use the Positive Pay Services could substantially increase the likelihood of undetected fraudulent activity on its Accounts and that it is neither unreasonable nor unreasonable under the circumstances for us to require Company to use our Positive Pay Services upon request. Company agrees that if it fails to implement the Positive Pay Services following Bank's request that it do so, Company will be precluded from asserting any claim against Bank for paying an unauthorized, altered, counterfeit or other fraudulent item that the Positive Pay Services were designed to detect or deter, and Bank will not be required to re-credit your Account(s) or otherwise be liable to Company for paying such item.

F. WIRE TRANSFER SERVICES

PLEASE NOTE THAT THE REMOTE DEPOSIT CAPTURE SERVICES ARE ONLY AVAILABLE TO COMPANIES ENROLLED IN TIER 2 OR TIER 3 OF THE LYNX SERVICES.

Through the Bank's Wire Transfer Services, the Company can electronically initiate domestic and international funds transfers ("Funds Transfer") from an Account(s) to a specified deposit account of the Company or a third party at the Bank or other financial institution. **PLEASE NOTE THAT COMPANIES ENROLLED IN TIER 2 OF THE LYNX SERVICES: (i) MAY ONLY USE THE WIRE TRANSFER SERVICES TO SEND WIRES DOMESTICALLY; AND (ii) ARE LIMITED TO FIVE (5) OUTGOING WIRE TRANSFERS AND TWO (2) INTRABANK TRANSFERS PER MONTH.**

The Bank may from time to time establish daily transaction limits for the total value of Funds Transfers that may be performed through the Wire Transfer Services by or on behalf of Company in any 24-hour period Any Fund Transfers exceeding this aggregate limit need not be honored, but may, at the Bank's sole discretion, be honored. The Bank may change or cancel these transaction limits at any time without prior notice to Company, although the Bank will endeavor to notify the Company before the Bank does so.

The Company may use the Wire Transfer Services to initiate one-time Funds Transfers, or to create templates for Funds Transfers made on a repetitive basis which involve the same Company Account and beneficiary

account. Templates created by the Company for repetitive transfers are the sole and exclusive responsibility of the Company. The Company agrees that the Bank shall have no liability to the Company for any loss or liability which the Company may incur after the Bank has executed a repetitive Funds Transfer including, without limitation, any loss or liability due to Company error in creating the template.

Upon receipt of instructions to initiate a Funds Transfer ("Payment Order") from the Company, the Bank is authorized and directed to execute such request and charge the appropriate Account for the amount thereof plus any applicable fees and charges. The Bank is further authorized, but has no responsibility, to receive incoming Funds Transfers for credit to the Company's Accounts and to post such funds to the Account(s) specified in the transfer instructions. All Payment Orders sent to the Bank shall be in the format specified by the Bank. The Company represents that all information set forth in a Payment Order shall be accurate and complete. In order to allow the Bank sufficient time to comply with a Payment Order on the business day it is received, the Company shall submit the Payment Order by 4:00 p.m. ET, or such other cut-off time that may be established by the Bank from time to time. Payment Order requests received on a non-business day or after 4:00 p.m. ET on a business day will be treated as being received on, and may be executed on, the next business day.

Payment Orders initiated by the Company through the Services shall be verified and approved by the Company prior to transmission of the Payment Order to the Bank. Company acknowledges and agrees that Company is responsible for any Payment Order and associated funds transfer, whether or not authorized, originated in accordance with the terms set forth in this Agreement. The Bank strongly recommends that the Company designate one (1) authorized user as the initiator of a Payment Order and at least one (1) authorized user as the approver of a Payment Order. The Bank further recommends that an authorized user not act as both an initiator and approver. Notwithstanding the Bank's recommendation, if the Company permits an authorized user to act as both the initiator and the approver, the Company hereby authorizes and directs the Bank to process a Funds Transfer initiated and approved by such authorized user. The Company acknowledges that not using a dual validation approval process substantially increases the Company's risk of liability for an unauthorized transaction. The Company hereby releases the Bank from and against any and all claims, losses and/or damages including, without limitation, attorney's fees, court costs and related litigation expenses, arising from or related in any way to the Company's waiver of the dual validation approval process recommended by the Bank.

The Bank, in its sole discretion, may execute Payment Orders in any order it determines regardless of the order in which they are received. The Bank may use any payment network, clearinghouse, correspondent, intermediary, agent or sub-agent (collectively "Correspondent") including, without limitation, the Fedwire Payment System ("FEDWIRE"), the Clearing House Interbank Payment System (CHIPS) and the Society for Worldwide Interbank Financial Telecommunications (SWIFT) as the Bank, in its sole discretion, determines is appropriate when processing a Funds Transfer. The Company acknowledges that the Bank's ability to execute a Funds Transfer is subject to the funds transfer systems rules and by the funds transfer system capabilities of each Correspondent. Once a Funds Transfer is accepted by a Correspondent, it is that Correspondent's responsibility to pay the funds to the beneficiary and complete the Funds Transfer and the Bank will no longer have any control over the funds. The Bank is not responsible or liable for any delay in processing a Funds Transfer or making funds available to the beneficiary including, but not limited to, if related to a Correspondent's fraud and/or sanctions screening procedures or compliance with the Bank Secrecy Act, OFAC requirements or other similar laws or regulatory requirements. The Company understands and agrees that FX International Funds Transfer (hereafter defined) transactions may not be future dated. If the Bank informs Company of any "value date" or estimated date that a Funds Transfer may arrive at the beneficiary's bank, Company understands that such information is an estimate only based on information available at the time of the Payment Order, and Bank provides no promise or guarantee that the Funds Transfer will be deposited in the beneficiary's account by that date. Incoming Funds Transfers are conditional upon settlement and the Bank has no responsibility to accept any such transfers for the Company's benefit or pay the Company the amount of such incoming Funds Transfer until the Bank receives final settlement. Should the Bank not receive such final settlement, the Company authorizes the Bank to reverse any such Funds Transfer. If there are not sufficient collected funds in the Account, the Company agrees to refund all amounts the Bank paid to the Company relating to the transfer.

If the Company requests that United States Dollars be sent to a beneficiary, beneficiary institution or other institution located outside of the United States, the Bank or any Correspondent may automatically convert the Funds Transfer from U.S. Dollars to the currency of the country of the beneficiary's financial institution, unless the Company instructs us otherwise ("Auto Convert"). The rate of exchange will be the applicable rate in effect at any point in the processing chain as determined by either the Bank or its designated Correspondent in its discretion. The Company agrees to accept the resulting determination of the currency exchange rate. Alternatively, when a beneficiary's bank (or its correspondent bank) converts a U.S. Dollar transaction into a foreign currency, such conversion shall be subject to rates and fees assessed by such banks and may be further subject to various local laws and practices. The Bank has no control over those rates, fees or conditions, and the Company authorizes the Bank to process any resulting changes or credits to the Company's Account. In the event that the Company's wire is automatically converted by the Bank or its designated Correspondent, and the foreign beneficiary requires the payment to be received in U.S. Dollars, the wire will be re-converted by our designated Correspondent and settled in U.S. Dollars.

If Company requests a Funds Transfer in a currency other than U.S. Dollars ("FX International Transfer"), the Bank will debit the Account for the amount requested in U.S. Dollars for the amount of the transfer requested based upon the exchange rate for that foreign currency. The Company acknowledges that a FX International Transfer must be based on a currency that we trade in. For a current list of currencies, we trade in, please contact your Treasury Management Officer. A daily exchange rate for each currency we trade in will be set and published each business day. The exchange rate will be based upon customary retail exchange rates reflecting market conditions, which will be different from the wholesale (bank-to-bank) published rates. Those rates will be applied to all transactions initiated on the same day unless the Company contacts the Bank to request a custom rate quote. Any exchange rates quoted are subject to change without notice until accepted by the Company. The Bank reserves the right to correct any misquoted or mistaken rates including, without limitation, the right to substitute the correct exchange rate or decline to process the wire transfer. Acceptance of the exchange rate by the Company is an irrevocable agreement to complete the transaction. The Company will be liable for any and all losses, costs, commissions, fees and damages incurred and/or paid by the Bank if the transaction is not completed, if the foreign exchange transaction is reversed or if the transaction is cancelled.

The Company understands that Auto Convert and FX International Transfer transactions are subject to transactional, sovereign and other risks including, without limitation, applicable regulations and restrictions of U.S. and foreign governments relating to foreign exchange transactions, trade restrictions and embargoes, time-zone issues, and cultural differences with respect to holidays and times of observation, and the Company agrees to assume and bear all such risks. Neither the Bank nor any of its Correspondents shall be responsible for any liability the Company may incur if its currency exchange rates are different from rates offered or reported by third parties or offered by the Bank or our Correspondents at a different time, at a different location or for a different transaction amount.

If an Auto Convert or FX International Transfer wire is returned for any reason, we will convert the payment back to U.S. Dollars at our then current buying rate, less any fees and expenses including, without limitation, any Correspondent or beneficiary bank fees, and re-credit such amount to the Company's Account. The Company agrees to accept this amount as a full refund, even if it is less than the original amount the Bank transferred.

All Payment Orders are subject to verification. The Company covenants that all Funds Transfers originated by or on behalf of the Company shall comply with the terms of this Agreement. The Company further covenants that all Funds Transfers initiated by or on behalf of Company shall comply with all applicable laws, rules and regulations including, without limitation Article 4A of the Uniform Commercial Code and all anti-money laundering and exchange control laws and regulations including economic and trade sanctions promulgated by the Office of Foreign Assets Control of the United States Department of Treasury ("OFAC"). The Bank, without any liability to the Company, is under no obligation to honor either in whole or in part, any Payment Order or associated Funds Transfer that (i) it is unable to obtain proper and satisfactory verification of such Payment Order; (ii) there is any inconsistency between a Payment Order and information previously supplied to the Bank; (iii) a Payment Order is not initiated in accordance with the Bank's Security Procedures; or (iv) there are insufficient or uncollected funds in the Account specified in the Payment Order. Additionally, the Bank shall be excused from failure to transmit a Funds Transfer or delay acceptance of a Payment Order if

the Bank is required to take or refrain from such action by any legal, regulatory or governmental authority, or if the Bank reasonably believes that such action may violate any applicable laws, rules or regulations, including, without limitation any regulations issued by OFAC. In such event the Company irrevocably agrees that the Bank may retain any monies transmitted to the Bank, which monies shall not bear interest. The Company further agrees that the Bank may retain such monies until the Bank receives a written release from the appropriate legal, regulatory or governmental authority, or may pay such monies to the appropriate legal, regulatory or governmental authority, if and when required by law. The Bank may disclose or make information available to such legal, regulatory or governmental authorities concerning any Payment Order or associated Funds Transfer as the Bank reasonably believes is necessary or appropriate. Notwithstanding anything to the contrary contained herein, the Bank, in its sole discretion, except when prohibited by applicable law, may reject any Payment Order it receives from the Company for any reason.

The Company is responsible for the accuracy of all information in a Payment Order. The Company understands and agrees that in the event that the Company submits a Payment Order which identifies the beneficiary by both name and a unique numeric or alpha-numeric identifier (e.g. CHIPS UID, FEDWIRE RN, SWIFT BIC, or ABA account number), the Bank, our Correspondents, the beneficiary's financial institution and any other banks participating in the Funds Transfer, may rely solely on the unique identifier, even if it identifies a party different from a party named within the Payment Order, and such reliance shall be binding upon the Company. Neither the Bank, our Correspondents, the beneficiary's financial institution nor any other participating banks shall have any liability for executing any Payment Order, even if it has knowledge of the discrepancy or inconsistency.

If the Bank receives notice that a Funds Transfer transmitted by the Bank has been rejected by a Correspondent, a beneficiary bank or another bank participating in the Funds Transfer, the Bank shall endeavor to notify the Company of such rejection including the reason given for rejection. Upon rejection, the Bank shall have no further obligation to act upon a Payment Order, nor shall the Bank have any liability to the Company due to rejection by another person in the Funds Transfer process, or the fact that notice was not given or was not given at an earlier time, or within any specified time of receipt, acceptance, execution or payment of any Funds Transfer.

Once Company provides a Payment Order to Bank, Company cannot cancel or amend the Payment Order. If the Company requests cancellation or amendment of a Payment Order, although Bank has not obligation or duty to do so and makes no representation or warranty as to its ability to do so, the Bank may use reasonable efforts to assist Company to attempt to cancel or amend a Payment Order, but the Bank shall have no liability if such cancellation or amendment is not effected for any reason.

The Company directs and authorizes the Bank, subject to the terms of this Agreement, to debit the amount of any Payment Orders issued by, or in the name of the Company, plus applicable fees and charges from the Company's Account and to transmit such amounts in accordance with such orders. In the event that any Payment Order exceeds the amount of Available Funds in the Account, the Bank, may, but is not obligated to, execute such Payment Order. If the Bank elects to perform such a transaction, the Company shall remain liable for all amounts transferred including, without limitation, funds transferred in excess of Available Funds in the Account. In such event, the Bank may charge the Account or any other account the Company maintains with the Bank at any time for payment of the overdraft and applicable costs and expenses.

G. REMOTE DEPOSIT CAPTURE SERVICES

PLEASE NOTE THAT THE REMOTE DEPOSIT CAPTURE SERVICES ARE ONLY AVAILABLE TO COMPANIES ENROLLED IN TIER 2 OR TIER 3 OF THE LYNX SERVICES.

Through the Bank's Remote Deposit Capture Services, the Company may, from time to time, make remote deposits to a Company Account by scanning checks on a desktop scanner and electronically transmitting the data and image of the check to Bank (the "RDC Services").

To be eligible to enroll in and use the RDC Services, the Company must be approved by the Bank. The Company agrees to provide the Bank with such financial, business and operating information as the Bank may reasonably request in connection with the Bank's approval process. If approved, the Company shall be responsible, at the Company's sole cost and expense, for acquiring and installing any hardware, including, but not limited to, a personal computer and an image scanner (the "Equipment") required to access the RDC Services. The Company must use Equipment that meets the Bank's technical requirements. The Company acknowledges and agrees that it is solely responsible, at the Company's cost and expense, for the use, operation, performance and maintenance of all Equipment. The Company further acknowledges and agrees that it will perform or cause to be performed all vendor recommended maintenance, repairs, upgrades and replacements by properly trained personnel. The Bank shall not be liable to the Company for any malfunction, non-function, inaccuracy or other failure of the Equipment used by the Company to access the RDC Services, regardless of whether the Bank approved such equipment.

The Company agrees to use the Equipment in a manner consistent with the terms of this Agreement and for no other purpose. The Company shall be responsible for installing and implementing any changes and upgrades to the Equipment that may be required by the Bank within five (5) days of notification thereof to ensure compliance with regulatory changes or developments, or to protect the integrity and security of the RDC Services. The Company shall be responsible for training its own employees on how to use the Equipment and RDC Services.

The Company agrees that it will only submit checks for processing through the RDC Services that meet the definition of a "check" set forth in Federal Reserve Board Regulation CC, as amended from time to time ("Regulation CC"), and only those checks that are permissible under this Agreement, or such other items that Bank, in its sole discretion, elects to include in the RDC Services. The Company further agrees that it shall not process any Non-Qualifying Items through the RDC Services. For purposes of this Agreement the term "Non-Qualifying Items" shall be deemed to be any check that (a) is payable to any person or entity other than the person or entity that owns the account that the check is being deposited into, (b) contains an alteration on the front of the check or the Company knows or suspects, or should have known or suspected, is fraudulent or otherwise not authorized by the owner of the account on which the check is drawn, (c) is payable jointly, unless deposited into an account in the name of all payees, (d) is a "substitute check", including previously truncated and reconverted substitute checks, or is a "remotely created check", or an "electronically created item" as such terms are defined by Regulation CC, (e) is a savings bond, (f) is drawn on a financial institution located outside of the United States, (g) is not payable in United States currency, (h) is dated more than 6 months prior to the date of deposit and (i) is payable on sight or payable through drafts, as defined in Regulation CC, and has been previously submitted through a mobile or remote deposit service at the Bank or offered at any other financial institution. In the event that a Non-Qualifying Item is processed through the RDC Services, such processing shall not constitute a waiver by the Bank or obligate the Bank to process any other Non-Qualifying Items through the RDC Services in the future. If the Company deposits a Non-Qualifying Item, the Company agrees to reimburse the Bank for any losses, costs and expenses, including, without limitation, reasonable attorney's fees, court costs and related litigation fees and expenses, the Bank may incur in connection with any warranty or indemnity claims.

The Company bears sole responsibility for the care and security of any original paper items in its possession. In this regard, Bank strongly recommends that Company insert the following above its endorsement on each original item that is scanned for transmission through the RDC Services: FOR DEPOSIT ONLY AT BANKUNITED, N.A., ACCOUNT NUMBER [NUMBER]. The Company shall scan and capture the image of the front and back of each check as well as the MICR (Magnetic Ink Character Recognition) encoding line on each check ("Image"). The Company shall ensure that all Images meet the American National Standards Institute ("ANSI") standards for image quality required by Regulation CC, and with any requirements set by the Federal Reserve Board, any other regulatory agency with jurisdiction over Bank, or any clearing house or association that Bank uses, or agreement Bank has with respect to processing checks. Each Image shall be of such quality that the following information can be clearly read:

1. the amount of the check;
2. the payee of the check;
3. the signature of the drawer of the check;
4. the date of the check;

5. the check number;
6. the information identifying the drawer and the paying institution that is preprinted on the check, including the MICR line, the routing transit number, and the account number on which the check is drawn; and
7. all other information placed on the check prior to the time an image of the check is captured, such as any required identification written on the front of the check and any endorsements applied to the back of the check.

The Company shall inspect and verify the quality of Images and ensure that the digitized images are legible for all posting and clearing purposes. Please note that we do not recommend using the RDC Services for the deposit of money orders or travelers checks. Any money orders or travelers checks deposited using the RDC Services shall be at Company's sole risk. If Company elects to deposit a money order or travelers check through the RDC Services, the order must have been delivered to, received by, and deposited by Company in the ordinary course of Company's business. Company must handwrite the amount of the money order on the face of the instrument prior to scanning the item. The Company agrees that it shall be responsible for depositing any checks or other items that do not meet image quality standards directly at the Company's branch of account. After capturing the Images, the Company shall transmit one or more files containing such Images and all required information ("Batch") to the Bank in accordance with the reference materials (a copy of which have been provided to the Company) as same may be amended from time to time. Together with each Batch, the Company shall also transmit a control total reflecting the aggregate amount of the checks in the Batch for deposit. The Company shall be solely liable for any Batch or Images that are not received by Bank or are intercepted or altered by an unauthorized third party. Batch file transmissions will be deemed to have been deposited only when the file is actually received and accepted for processing by the Bank. Files received by the Bank prior to 7:30 p.m. ET on a business day shall be deemed to have been received on that day. Files received after the 7:30 p.m. ET cutoff time on a business day, or at any time on a day that is not a business day shall be deemed to have been received on the following business day.

A Batch will be deemed to have been received and accepted by the Bank for deposit when all of the following have occurred: (i) the Bank has preliminarily verified that the image quality of the checks is acceptable to the Bank in its sole discretion; (ii) all information is complete and the deposit totals balance to the information provided for the Batch. Subject to the provisions of this Agreement, the Bank shall provisionally credit the appropriate Company Account based upon the information provided by the Company. All items submitted through the RDC Services, however, shall be subject to the Bank's verification and final inspection and may be rejected by the Bank in its sole discretion without liability. The Company shall be responsible for verifying the Bank's receipt of a Batch by confirming that deposits have been posted to the appropriate Account. The Bank shall have no obligation to notify Company of the rejection of a Batch or any Image in a Batch but will make reasonable efforts to do so. Funds from items processed pursuant to this Agreement will be made available for withdrawal in accordance with Bank's Funds Availability Disclosure, as same may be amended from time to time.

The Bank in its sole discretion shall determine the manner in which items shall be presented for payment to the financial institution on which the original check is drawn or through which it is payable (the "Drawee Bank"). If the Bank converts a digitized image to a substitute check, that substitute check will be presented to the Drawee Bank through the check collection channels that the Bank would otherwise use to present a check to the Drawee Bank. If the Bank elects to process the item as an image exchange item, the Bank will forward the item for presentment to the Drawee Bank through the electronic item collection channels that the Bank would otherwise use to present an electronic item to the Drawee Bank. All such processing and presentment shall be done in accordance with timelines established by the Bank from time to time.

The Bank may from time to time establish exposure limits, including per deposit limits and daily deposit limits for the total value of Images that may be deposited through the RDC Services by or on the Company's behalf in any 24-hour period. Any Batches exceeding this aggregate limit need not be honored, but may, at the Bank's sole discretion, be honored. The Bank may change or cancel these deposit limits at any time without prior notice to Company, although the Bank will endeavor to notify the Company before the Bank does so.

If any item previously deposited by the Company is dishonored and/or returned unpaid for any reason, the Company acknowledges and agrees that the original item will not be returned, and the Company shall only

be entitled to receive back a copy of a substitute check representing the returned deposited item. In the event that the Company requests that a returned item be re-presented, the Company may only redeposit the substitute check and not the original check, regardless of whether such original check has not yet been destroyed by the Company, at a bank branch location. Company acknowledges and agrees that any original items for redeposit shall not be processed through the RDC Services.

With respect to each and every item presented electronically for deposit through the RDC Services, the Company represents and warrants to the Bank as follows: (a) the Image completely and accurately represents all of the information on the front and back of the check as of the time the Company converted the check to an Image including, without limitation the data contained in the MICR line of the check; (b) the Image contains all necessary endorsements; (c) neither the checks nor the Images contain any alterations; (d) all signatures on items transmitted are authentic and authorized; (e) there will be no duplicate presentment of a check in any form, including an Image; (f) the Company makes all encoding, transfer, presentment and other warranties that the Bank is deemed to make under applicable law, including, without limitation, those that would have applied had Company deposited the original paper item, and those made under the UCC, Regulation CC, and the rules of any image exchange network or clearinghouse; (g) each drawer of a check that has been converted to an Image was properly notified that the check may be converted; (h) no subsequent transferees of the item(s) including, but not limited to, the Bank, a collecting or returning bank, drawer, drawee, payee or endorse, shall sustain a loss as a result of the fact that the Image was presented for payment or returned instead of the original item; (i) all information provided by the Company to the Bank is true, accurate and complete and properly reflects the business, financial conditions and principal partners, owners or officers of the Company; (j) the Company is not engaged or affiliated with any businesses, products or methods of selling other than those disclosed by the Company to the Bank; (k) the Company is authorized to enter into and perform its obligations under this Agreement; (l) all checks and business transactions of the Company are, and will be, bona fide, and the Company is a person authorized to collect each item transmitted; (m) after submission of the Image, the Company will not deposit with us or any other deposit taking institution, or otherwise negotiate, endorse or transfer the original item (unless we have notified Company that the Image was not accepted for deposit or that the Image or any substitute check created from the Image is refused by the financial institution upon which it is drawn); (n) no person will receive a transfer, presentment or return of, or otherwise be charged for, the original item, an electronic check or electronic returned check, a substitute check, or a paper or electronic representation of a substitute check such that the person will be asked to make payment based on an item it has already paid; (o) neither the Image nor the original item has been previously submitted or deposited with us or with any other person or entity; (p) after an Image has been transmitted to Bank, Company will not have the item stopped or cancelled or have a replacement issued; (q) there is no action, suit or proceeding pending or to the Company's knowledge threatened which, if decided adversely would impair the Company's ability to carry on its business substantially as now conducted or which would adversely affect the Company's financial condition or operations; (r) the Company conducts its business and submits checks and files in strict compliance with this Agreement and with all applicable laws, rules and regulations; and (s) no checks and files contain any computer viruses or other harmful, intrusive or invasive codes.

The Company shall bear sole responsibility for secure storage and destruction of each original check submitted through the RDC Services. Company should retain the original checks for only that amount of time (but no fewer than 60 days) that Company deems necessary for its internal business needs or for such time that is required by and in accordance with applicable law, statute or regulation. Company understands and agrees that it must use a high degree of care to protect these items against security risks. These risks include, without limitation: (i) theft or reproduction of the original checks for purposes of presentment for deposit after the original checks have already been presented for deposit via the RDC Services; and (ii) unauthorized use of information derived from the original checks. During the period that Company maintains the original items, Company agrees to promptly produce (but in any event within five (5) business days) the original of, or a legible copy of the front and back of, any check deposited using the RDC Services upon Bank's request to aid in the clearing and collection process, to resolve claims by third parties with respect to any item or as the Bank may otherwise reasonably require. The Company shall take appropriate security measures to safeguard the originals of such items until they are destroyed in order to prevent duplicate deposit of items and employee fraud. The Company shall use a commercially reasonable method consistent with Regulation CC to permanently destroy each original check after the expiration of the sixty (60) day retention period.

The Company acknowledges that it is responsible for establishing a contingency plan in the event of system failure or other interruption in the RDC Services. Such plan may, for example, include the manual deposit of checks directly at one of the Bank's branch office locations. The Bank shall have no liability of any kind related to or as a result of the Company's failure to establish a commercially reasonable contingency plan.

In addition to the other indemnification requirements set forth in this Agreement, Company agrees to indemnify, defend and hold Bank harmless from and against any and all actions, proceedings, liabilities, losses, claims (including, without limitation, warranty claims), costs, expenses and attorney's fees relating to or arising in connection with: (a) Bank processing of items or debiting or crediting the account of any person in accordance with this Agreement or Company's instructions; (b) Company's actions or omissions including, without limitation, a breach of any representation or failure to comply with this Agreement by Company; (c) any misuse of the RDC Services by Company, its employees or agents; (d) actions by third parties (such as the introduction of a virus) that delay, alter or corrupt the transmission of any Images or information to Bank; (e) the failure to act or delay by any financial institution other than Bank; or (f) any claim by a recipient of a substitute check (or a check in electronic form) that the recipient incurred a loss due to (i) the receipt of the substitute check (or the check in electronic form) instead of the original check, or (ii) multiple payments with respect to the same original check, based on any combination of the original check, the substitute check, and/or a paper or electronic copy of either. This indemnity shall survive termination of this Agreement.

Within five (5) days of any termination of the RDC Services or this Agreement, Company will, at Company's expense, promptly return to the Bank any Equipment provided or owned by the Bank, together with any materials relating to the RDC Services in its possession or under its control.

H. MOBILE DEPOSIT SERVICE

The Bank's Mobile Deposit Service ("Mobile Deposit") gives you the ability to use a compatible Mobile Device to photograph an image of an original paper check and electronically submit the image and associated deposit information including, without limitation, the MICR line, to Bank or its designated processor for deposit to a Company Account. Mobile Deposit requires a Mobile Device with at least a 2-megapixel rear-facing camera that supports auto-focus.

Items/dollar amounts of images that can be transmitted through Mobile Deposit are subject to certain limits including, without limitation, customer limits and per check limits, that are established by the Bank in its sole discretion. Bank may modify these limits and/or add other limits at any time at our sole discretion, without prior notice to you. If a transmission is initiated in excess of these limits, we may, in our sole discretion, accept or reject your deposit without liability hereunder. If we permit a deposit in excess of these limits, such deposit will still be subject to the terms of this Agreement, and we will not be obligated or required to allow such a deposit at other times.

Company agrees that only items that meet the definition of a "check" as set forth in Regulation CC, and only those checks that Bank, in its sole discretion, make eligible for Mobile Deposit, shall be scanned and transmitted for processing through the Mobile Deposit. Company further agrees that Mobile Deposit shall be used to only photograph original checks payable to and properly endorsed to Company, drawn on financial institutions in the United States with a valid ABA/routing number and denominated in U.S. Dollars, and intended for deposit by you to Company's designated Account with Bank. Company understands that the Bank is not obligated to accept for deposit any check image that the Bank, in its sole discretion, determines to be a Non-Qualifying Item. In the event that a Non-Qualifying Item is processed through Mobile Deposit, such processing shall not constitute a waiver by the Bank or obligate the Bank to process any other Non-Qualifying Items through the Mobile Deposit in the future. Company agrees to reimburse the Bank for any losses, costs and expenses, including, without limitation, reasonable attorney's fees, court costs and related litigation fees and expenses the Bank may incur in connection with any warranty or indemnity claims, arising from any Non-Qualifying Item deposited into its Accounts.

All images transmitted through Mobile Deposit must be legible. Without limiting the foregoing, the image quality of the items must comply with the standards established from time to time by the Bank, the American National Standards Institute (ANSI), the Board of Governors of the Federal Reserve Board or any other regulatory agency with jurisdiction over the Bank, and any clearinghouse, association, or agreement that the Bank uses

with respect to processing checks. Each image shall be of such quality that the following information can be clearly read: (i) the amount of the check, (ii) the payee of the check, (iii) the signature of the drawer of the check, (iv) the date of the check, (v) the check number, (vi) the information identifying the drawer and the paying institution that is preprinted on the check, including the MICR line, the routing transit number, and the account number on which the check is drawn, and (vii) all other information placed on the check prior to the time an image of the check is captured, such as any required identification written on the front of the check and any endorsements applied to the back of the check. Company agrees that Bank shall not be liable for any damages resulting from an item's poor image quality including, without limitation, those related to the rejection of, or the delayed or improper crediting of, such a check, or from any inaccurate information you supply regarding the check. By using the Mobile Deposit Company accepts the risk that a check or item may be intercepted or misdirected during transmission. Bank bears no liability to Company or to any other person for any such intercepted or misdirected checks or items or information disclosed through such errors. Company agrees that it shall be responsible for depositing any checks or other items that do not meet image quality standards directly at the Company's branch of account.

Please note that we do not recommend using Mobile Deposit for the deposit of money orders or travelers checks. Any money orders or travelers checks deposited using the Mobile Deposit shall be at Company's sole risk. If Company elects to deposit a money order or travelers check through Mobile Deposit, the order must have been delivered to, received by, and deposited by Company in the ordinary course of Company's business. Company must handwrite the amount of the money order on the face of the instrument prior to imaging the item.

The Bank strongly recommends that any item transmitted through Mobile Deposit be restrictively endorsed as follows: "For deposit only at BankUnited, N.A., Account Number [Number]" or as otherwise instructed by the Bank. After an item has been scanned and submitted for deposit, you shall not otherwise transfer or negotiate the original item, substitute check or any other image thereof. Company agrees to promptly supply any information in your possession that we request regarding an item deposited or attempted to be deposited through Mobile Deposit including the original item. Company further agrees to follow any and all other procedures and instructions for use of Mobile Deposit as Bank may establish from time to time.

Notwithstanding anything to the contrary contained in this Agreement, we reserve the right to reject any check or item transmitted through Mobile Deposit, at our sole discretion, without liability to Company even if such action causes outstanding checks or other debits to the Account to be dishonored or returned. We are not responsible for checks or items that we do not receive or for images that are dropped or damaged during transmission. An image of a check or item shall be deemed received upon receipt of confirmation from Bank. Receipt of such confirmation does not mean that the transmission was error free, complete, able to be processed, or will be considered a deposit and credited to the Account. If there is a discrepancy between the entered and confirmed amount and the amount on the scanned image, we will credit the account based on the scanned image. If the image transmitted to us does not comply with our requirements for content and/or format, we may, in our sole discretion: (i) further transmit the image and data in the form received from you; (ii) repair or attempt to repair the image or data and then further transmit; (iii) process the item as photocopies in lieu of originals; or (iv) return the image and data to you unprocessed and chargeback the Account.

We reserve the right to chargeback your account, or any other deposit account you maintain with us, at any time, for any check or item that is: (i) rejected by us for any reason including, without limitation, an item that we believe is not an eligible check or item, or has been previously submitted or deposited with us or with another financial institution, or (ii) returned to us. We can also charge fees connected to the chargeback as described in your Other Agreements with us. Company agrees that we are not liable for any loss, costs or fees you may incur as a result of our chargeback of any check or item.

The funds availability requirements of Regulation CC do not apply when electronic images of checks or items are transmitted to Bank. In general, if an image of a check or item transmitted through Mobile Deposit is received and accepted before 7:30 p.m. ET on a business day that we are open, we will consider that day to be the day of deposit. If an image is received and accepted after 7:30 p.m. ET on a business day that we are open or on a non-business day, we will consider the deposit to be made on the next business day we are open. Funds from deposits made using Mobile Deposit will generally be made available the first business day after

the day we receive your deposit, subject to our right to identify and reject exception items. We, however, may apply additional delays on the availability of funds based on any other factors as determined by us in our sole discretion.

The manner in which checks or items are cleared, presented for payment and collected shall be in our sole discretion subject to the terms of the Other Agreements governing your account with us. If Bank converts a digitized image to a substitute check, that substitute check will be presented to the drawee bank through the check collection channels that Bank would otherwise use to present a check to the drawee bank. If Bank elects to process the check or item as an image exchange item, Bank will forward the item for presentment to the drawee bank through the electronic item collection channels that Bank would otherwise use to present an electronic item to the drawee bank. All such processing and presentment shall be done in accordance with timelines established by Bank from time to time.

With respect to each and every check or item presented electronically for deposit through Mobile Deposit Company represents and warrants to Bank as follows: (a) the image completely and accurately represents all of the information on the front and back of the check or item as of the time the check or item was converted to an image including, without limitation the data contained in the MICR line of the check; (b) the image contains all necessary endorsements; (c) neither the checks, items, nor the images contain any alterations; (d) all signatures on checks and items transmitted are authentic and authorized; (e) there will be no duplicate presentment of a check or item in any form, including an image; (f) Company makes all encoding, transfer, presentment and other warranties that Bank is deemed to make under applicable law, including, without limitation, those that would have applied had Company deposited the original paper check or item, and those made under the UCC, Regulation CC, and the rules of any image exchange network or clearinghouse; (g) each drawer of a check or item that has been converted to an image was properly notified that the check or item may be converted; (h) no subsequent transferees of the item(s) including, but not limited to, Bank, a collecting or returning bank, drawer, drawee, payee or endorsee, shall sustain a loss as a result of the fact that the image was presented for payment or returned instead of the original check or item; (i) all information provided by Company to Bank is true, accurate and complete and properly reflects the business, financial conditions and principal partners, owners or officers of Company; (j) Company is not engaged or affiliated with any businesses, products or methods of selling other than those disclosed by Company to Bank; (k) Company is authorized to enter into and perform its obligations under this Agreement; (l) all checks, items, and business transactions of Company are, and will be, bona fide, and Company is a person authorized to collect each check or item transmitted; (m) after submission of the image, Company will not deposit with us or any other deposit taking institution, or otherwise negotiate, endorse or transfer the original check or item (unless we have notified Company that the image was not accepted for deposit or that the image or any substitute check created from the image is refused by the financial institution upon which it is drawn); (n) no person will receive a transfer, presentment or return of, or otherwise be charged for, the original check or item, an electronic check or electronic returned check, a substitute check, or a paper or electronic representation of a substitute check such that the person will be asked to make payment based on a check or item it has already paid; (o) neither the image nor the original check or item has been previously submitted or deposited with us or with any other person or entity; (p) after an image has been transmitted to Bank, Company will not have the check or item stopped or cancelled or have a replacement issued; (q) there is no action, suit or proceeding pending or to the Company's knowledge threatened which, if decided adversely would impair Company's ability to carry on its business substantially as now conducted or which would adversely affect the Company's financial condition or operations; and (r) Company conducts its business and submits checks or items in strict compliance with this Agreement and with all applicable laws, rules and regulations.

Company shall bear the sole responsibility for secure storage and destruction of each original check submitted through Mobile Deposit. Company should retain the original checks for only that amount of time (but no fewer than 60 days) that Company deems necessary for its internal business needs or for such time that is required by and in accordance with applicable law, statute or regulation. Each imaged item shall be promptly marked as "Electronically Presented" or "Void". Company understands and agrees that it must use a high degree of care to protect these items against security risks. These risks include, without limitation: (i) theft or reproduction of the original checks for purposes of presentment for deposit after the original checks have already been presented for deposit via Mobile Deposit; and (ii) unauthorized use of information derived from the original checks. During the period that Company maintains the original items, Company agrees to promptly produce (but in any event within five (5) business days) the original of, or a legible copy of the front and back of any

check deposited using Mobile Deposit upon Bank's request to aid in the clearing and collection process, to resolve claims by third parties with respect to any item or as the Bank may otherwise reasonably require. Company shall take appropriate security measures to safeguard the originals of such items until they are destroyed in order to prevent duplicate deposit of items and employee fraud. Company shall use a commercially reasonable method consistent with Regulation CC to permanently destroy each original check after the expiration of the sixty (60) day retention period. Company shall be fully responsible if an original check or item is misused following submission by Mobile Deposit and its destruction.

I. ELECTRONIC BILL PRESENTMENT AND PAYMENT SERVICE

The Bank's Electronic Bill Presentment and Payment Service ("EBPP Service") allows Company to deliver bills and invoices to its customers in electronic form, and to collect customer payments electronically.

EBPP Platform. Bank through its third-party service provider ("Web Host"), will establish and maintain the EBPP Service internet platform ("EBPP Platform") that Company and its payors may access for the invoicing of payors by Company and making payments by payors to Company. Company shall be solely responsible, at its own expense, for acquiring, installing, and maintaining all connectivity equipment, hardware, software and other equipment as may be necessary for it to connect to the EBPP Platform and access and use the EBPP Service. The EBPP Platform will be hosted under one or more unique uniform resource locator (URL) established on behalf of and assigned to Company during Company's use of the EBPP Service. This URL may be made available by Company to its payors either through a secure portion of Company's website or accessed through a direct URL. The URL is configurable, and Company shall have the ability to request that it be branded with Company's logos, colors, trademarks and service mark. Company shall have the right of prior review and reasonable approval of the content of the URL page used and accessed by Company and its payors in connection with the EBPP Service. Company is solely responsible for verifying the identity of each payor prior to the time payor is linked to the EBPP Platform. Bank also offers an IVR payment acceptance service, which service may be integrated into the EBPP Platform, for the collection of payment instructions by payors.

Software. Company acknowledges and agrees that the EBPP Platform and any necessary software used in connection with the Biller Express Service (the "Software") contain proprietary and confidential information that is protected by applicable intellectual property and other laws. Company further acknowledges and agrees that information presented to Company through the EBPP Service is protected by copyrights, trademarks, service marks, patents or other proprietary rights and laws. Company is hereby granted a non-exclusive, nontransferable, revocable license to access and use the Software and to permit its payors to access and use the EBPP Service. Except as expressly authorized by Web Host, Company agrees not to duplicate, modify, reproduce, rent, lease, loan, sell, give, sublicense, assign, distribute, otherwise transfer, create derivative works based on, reverse engineer, reverse assemble, decompile or otherwise attempt to discover any source code for the EBPP Platform or the Software, in whole or in part, or to allow or assist any others to do so.

End User Agreements. In order to use the EBPP Service, Company is solely responsible for preparing and presenting to its payors through the EBPP Platform appropriate terms and conditions governing the relationship between Company and its payors as required by, and in accordance with, all applicable laws. Such terms and conditions shall, to the extent permitted by applicable law, limit Company's liability and in turn Bank's liability to payors. Bank has the right but not the obligation to review the terms and conditions and to require that certain provisions be included therein or removed therefrom by Company. Company is also solely responsible for ensuring that all disclosures required by law are provided to its payors and that all payment authorizations required by law to be obtained from payors are obtained through the EBPP Platform and comply with all applicable laws.

Invoice Presentment. Once the EBPP Service is implemented and the EBPP Platform is active, Company may distribute invoices, bills, and statements (collectively "Invoices") electronically to its payors with an address in the United States. To use this feature, Company may upload to the EBPP Platform, a file containing payor information and Invoices created by Company ("Billing File"), in accordance with the specifications provided by Bank or Web Host or submit the Billing File to Bank via Secured File Transfer Protocol ("SFTP"). Customer is solely responsible for uploading any billing information to the EBPP Platform and that neither Bank nor Web Host shall have any liability for billing information that is entered into the EBPP Platform. Company

acknowledges and agrees that Bank has no responsibility for any failure or delay in processing Billing Files from Company that are not properly formatted. Company represents and warrants that it will not include untruncated credit card numbers, bank account numbers, social security numbers or Personal Health Information (as defined in the Health Insurance Portability and Accountability Act) in any Invoice distributed via the EBPP Platform. Company represents and warrants that any Invoices will be solely for Company's own account and not for the benefit of a third party. Payors must be registered and enrolled in the EBPP Platform by Company in order to receive Invoices from Company using the EBPP Service. A payor will then be permitted to submit a payment authorization on the EBPP Platform using the payment channels available through the EBPP Service and implemented by Company. Company will be required to select two data elements (e.g. invoice number, zip code) contained in the Invoice File that must be entered by its payors in order to access the EBPP Platform and make a payment to Company. The combination of the two data elements must be unique to the payor. Company can elect to offer payors the ability to create a profile on the EBPP Platform accessible with a user name and password created by the payors. Once a payor has created a profile, the payor must access the EBPP Platform using its user name and password instead of two data elements contained in the Invoice. Company may elect for its payors to have the option to receive alerts when an Invoice is available for the customer's review.

Available Payment Channels. Company can elect to collect payments from its payors through the EBPP Service via ACH debit entry or credit/debit card transactions processed through Bank or a merchant service provider acceptable to Bank. Bank reserves the right to amend the available payment channels from time to time.

(a) ACH Debit Entry. If implemented by Company, Company's payors may initiate payments on Invoices through the EBPP Service by creating a pre-authorized debit file originating an ACH transaction that debits the payor's designated checking or savings account for the amount of the payment. To offer its payors the ability to make payments via this payment method, Company must be enrolled in Bank's ACH Service. Payors will be required to enter certain information concerning their bank accounts (e.g., account type, account number, routing number) and payment amount in order to initiate payments via this method. Prior to submitting such information, payors will be prompted to authorize the payment. Payors will receive an email confirmation of the payment and may print a confirmation for their records as well. Payments made via ACH are subject to the ACH Terms and Conditions set forth in this Agreement. Company remakes the representation and warranties set forth in the ACH Terms and Conditions to the extent applicable each time a payor's authorization is submitted through the EBPP Platform, which shall be deemed Company's payment order.

(b) Credit Card/Debit Card Payments. If implemented by Company, payments may be made by payors through the EBPP Platform using a debit card or credit card. Payors will be required to enter certain information concerning their credit card or debit card (e.g. card number, expiration date, zip code) and payment amount in order to initiate payments via this method. Prior to submitting such information payors will be prompted to authorize the payment. Payors will receive an email confirmation of the payment and may print a confirmation for their records as well. A payor's authorization received through the EBPP Platform shall be deemed a proper authorization from the payor for Bank to process a debit or credit card transaction on behalf of Company. All submitted card payments will be processed using Company's merchant number. This payment method shall be subject to the terms and conditions of the applicable card processing agreement between Company and its merchant services provider, and any other applicable merchant related schedules, addenda, riders or other documents to the extent such applies to Company's acceptance of credit card or debit card payments. A payor's authorization received through the EBPP Platform shall be deemed a proper authorization from the payor for Bank to process a debit or credit card transaction on behalf of Company.

Recurring and Future-Dated Payments. Company can elect to offer its payors the option of making fixed or variable recurring payments, and payors may have the ability to initiate a payment on a recurring basis (e.g., weekly, monthly, quarterly). Payors must create a profile on the EBPP Platform in order to initiate variable recurring payments. Payors also have the option of submitting a payment through the EBPP Platform with a future date so that processing of such payment will take place on such future date.

Payment Processing. Once a payor's payment authorization is received on the EBPP Platform, Bank will periodically (at least once each Business Day) generate and send files for settlement. Bank will use reasonable efforts to process the payor's payment instructions on the date set forth for each payment in the Billing File, subject to the authorization from the payor being received and processed prior to the applicable cut-off

established by Bank. Bank reserves the right to limit the frequency and dollar amount of payments credited to Company's account through the EBPP Service. Company acknowledges that the payment instructions submitted by payors are subject to adjustment, rejection, return, reversal or chargeback in accordance with, and are otherwise subject to, the rules of the payment network for the applicable payment channel. Bank is not obligated to process any payment instruction if the payor's account lacks sufficient available funds, or if the payment transaction is declined, or to check the payor's account to determine if there are sufficient funds available. Additionally, Bank may refuse to credit Company's account for any payments that reasonable appear to Bank to be fraudulent, unauthorized, erroneous, illegal or prohibited under this Agreement, or as otherwise permitted by law, and Bank shall have no liability for its refusal to credit Company's account for such payments. Bank shall not be liable for honoring or acting upon the payment authorizations and instructions received from Company's payors through the EBPP Platform. Company expressly agrees to indemnify and to hold Bank harmless for any losses including, without limitation reasonable attorneys' fees arising out of honoring or acting upon any payment authorizations and instructions received from Company's payors through the EBPP Platform including, but not limited to, instructions that are received with inaccurate or missing information, or for any adjustment, rejection, return, reversal or chargeback related to any such payment authorizations or instructions.

Company must maintain an appropriate designated deposit account ("Settlement Account") with Bank for settlement and returns. Bank will credit Company's Settlement Account for the payments made by payors only following receipt of such amounts from the applicable payment network and subject to the Bank's Funds Availability Policy. Company must maintain at all times a balance of available funds in the Settlement Account sufficient to cover Company's settlement obligations. In the event that there are not sufficient available funds in the Settlement Account to cover Company's obligations, Company acknowledges that Bank may debit any other Account maintained by Company at Bank or that Bank may set off against any amount that Bank may owe Company in order to obtain payment for Company's obligations. In addition, we may require a minimum balance to be maintained in the Settlement Account at all times in order to cover any fees and returns.

Compliance Obligations. Company acknowledges that transactions processed through the EBPP Service are subject to governing laws, regulations, payment system rules and agreements with Bank's service providers including, without limitation: (a) rules of card associations such as Visa Mastercard, American Express and Discover, etc.; (b) Company's agreements with its merchant services provider such as First Data Merchant Services; (c) NACHA rules; (d) federal Regulation E, and (e) federal Regulation Z. Company acknowledges and agrees that Company is independently responsible for compliance with such applicable laws and rules. Company acknowledges that the EBPP Service is not designed, intended or represented to satisfy all of Company's obligations under such laws and rules. For example, before initiating a payment transaction, Company must first obtain its payors' express authorization in the form required by the laws and rules governing that type of transaction, and before initiating a recurring electronic funds transfer in a new amount, Company must send its payor prior notice of that amount.

Prohibited Uses. The following types of payments are prohibited ("Prohibited Payments") through the EBPP Service, and Bank, in its sole discretion, has the right, but not the obligation, to monitor for, block, cancel and/or reverse such payments submitted to Company by its payor:

- (i) payments from persons located in prohibited territories;
- (ii) payments that violate any law, statute, ordinance or regulation;
- (iii) payments that violate any term or condition of this Agreement, or any agreement governing Company's Settlement Account;
- (iv) payments related to (a) tobacco products, (b) prescription drugs and devices, (c) narcotics, steroids, controlled substances or other products that present a risk to consumer safety, (d) drug paraphernalia, (e) ammunition, firearms, or firearm parts or related accessories, (f) weapons or knives regulated under applicable law, (g) goods or services that encourage, promote, facilitate or instruct others to engage in illegal activity, (h) goods or services that are sexually oriented, (i) goods or services that promote hate, violence, racial intolerance, or the financial exploitation of a crime, (j) goods or services that defame, abuse, harass or threaten others, (k) goods or services that include any language or images that are bigoted, hateful, racially offensive, vulgar, obscene, indecent or discourteous, or (l) goods or

services that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction;

- (v) payments relating to transactions that (a) support pyramid or ponzi schemes, matrix programs, other "get rich quick" schemes or multi-level marketing programs, (b) are associated with purchases of real property, annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, (c) constitute money-laundering or terrorist financing, (d) are associated with the following "money service business" activities: the sale of traveler's checks or money orders, currency dealers or exchanges or check cashing, or stored value, or (e) provide credit repair or debt settlement services;
- (vi) payments related to gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, lottery tickets, other ventures that facilitate gambling, games of chance or skill (whether or not it is legally defined as a lottery) and sweepstakes;
- (vii) payments that involve (a) acting as a money transmitter or selling stored value cards, or (b) selling stocks, bonds, securities, options, futures (forex) or an investment interest in any entity or property; and/or
- (viii) payments relating to transactions that constitute money-laundering or terrorist financing.

In no event shall Bank be liable for any claims or damages resulting from Company's receipt of any Prohibited Payments. Bank has no obligation to research or resolve any claim resulting from a Prohibited Payment, except as required by applicable law. All research and resolution for any misapplied, mis-posted or misdirected Prohibited Payments will solely be the responsibility of Customer and Bank will have no responsibility therefor whatsoever.

Representations and warranties. Company represents and warrants to Bank that:

- (i) Company shall use the EBPP Service solely as a tool to collect on its own accounts;
- (ii) Company will issue each Invoice only for products or services Company actually provided to the payor identified on such Invoice and will retain each Invoice for a minimum of one year from the date of the Invoice;
- (iii) The billed amount will be the actual amount Company charged the payor for such products or services;
- (iv) For each payment that is credited to Company's Settlement Account, Company has obtained all authorizations from the payor which are required by applicable law and such authorizations are still valid and have not been revoked by operation or law or otherwise;
- (v) None of Company's payors using the EBPP Platform are a national of a designated blocked country or a "Specially Designated National," "Blocked Entity," "Specially Designated Terrorist," "Specially Designated Narcotics Trafficker," or "Foreign Terrorist Organization," as defined by the United States Treasury Department's Office of Foreign Assets Control (OFAC), and Company agrees to always practice reasonable diligence and control to ensure ongoing compliance with this warranty;
- (vi) Company is the sole owner of each trademark, service mark or other intellectual property provided to Bank or Web Host for placement on the EBPP Platform; and
- (vii) Company has received a copy of Consumer Financial Protection Bureau's Regulation E and will comply with it at all times.

Inquiries. Company acknowledges and agrees that complaints, inquiries and customer service requests by its payors shall be received and addressed by Company directly and are not the responsibility of Bank or Web Host.

Security Procedures. Company's use of the EBPP Service constitutes its acceptance of our Security Procedures as a commercially reasonable means of authenticating the data communicated to Bank by or on Company's behalf. Company acknowledges that the Security Procedures are used to verify the authenticity of, and not to detect errors, in the data communicated to Bank. Any data or Invoice communicated by or on Company's behalf shall be effective as Company's instruction, and shall be enforceable against Company, whether or not authorized and regardless of the actual identify of the signer, sender or transmitter thereof, if such data and/or Invoice is received in accordance with the applicable Security Procedures, and if we accept such data or Invoice in good faith. In addition, if any data or Invoice was communication or authorized by Company or Company otherwise benefitted from such Invoice (or resulting payment), then Company shall be obligated to pay Bank the amount of the related payment without regard to whether we complied with the Security Procedures if we receive notice of a return. Bank may, in our discretion, use additional procedures to verify the authenticity of any transmitted data, Invoice or payment. Company agrees to implement any other reasonable authentication or Security Procedures established by Bank.

Monitoring. Company acknowledges and agrees that Bank and Web Host reserve the right to monitor the Company's EBPP Platform and to access and disclose any information as permitted or required by any law, regulation or other governmental request for the purpose of operating each EBPP Platform property, protecting itself or for any other reason Bank or Web Host in good faith deem necessary.

Availability. Company acknowledges and agrees that from time to time Company's EBPP Platform may be inaccessible or inoperable for various reasons including, without limitation: (i) equipment malfunctions, (ii) periodic maintenance procedures or repairs which Web Host may undertake from time to time, or (iii) causes beyond the control of Web Host or which are not reasonably foreseeable by Web Host, such as interruption or failure of telecommunications or digital transmission links, hostile network attaches, or network congestion or other failures. Under no circumstances shall Bank or Web Host be held liable for any direct or indirect or consequential damages, costs or expenses incurred by Company (whether foreseeable or unforeseeable) in connection with the availability of the EBPP Platform and the EBPP Service. Bank shall use reasonable efforts to assist Company with resolving any service level issues related to the EBPP Service.

Service Providers. Company acknowledges and agrees that from time to time, and at any time, with or without notice to Company, Bank may make the EBPP Service available through or using one or more unaffiliated third-party service providers including, without limitation Web Host.

Convenience Fee. Company may not collect a convenience fee from payors unless otherwise agreed to by Company and Bank.

J. BILL PAYMENT SERVICES ("BillPay")

Bank offers Bill Payment Services that allows you to arrange for the payment of your current, future and recurring bills from your Bill Payment Account. Your Bill Payment Account is your eligible BankUnited, N.A. checking or other deposit account that was established primarily for business or commercial purposes from which bill payments will be debited. By enrolling in the Bill Payment Services, you agree to the following:

Use of Services. By using the Bill Payment Services, you authorize us to process the transactions as requested by you, and to post transactions to your Bill Payment Account as directed. You further authorize us to debit your Billing Account for any and all fees that may be incurred in connection with your use of the Bill Payment Services. All payments and fees incurred through the use of the Bill Payment Services will appear on the statement for your respective account(s). To activate the Bill Payment Services, you must have an eligible account with us and designate such account as your Bill Payment Account. You must also have access to a computer. You understand and agree that payments initiated through the Bill Payment Services from a designated Bill Payment Account to a payee ("Bill Payment") can only be processed Monday through Friday, excluding Federal Reserve holidays ("Business Day").

Authorization and Payment Remittance. You may make Bill Payments to any business, merchant or professional with a valid United States address that provides services to you or on your behalf, subject to our,

and the Payee's approval; provided, however, you agree not to use the Bill Payment Services to make any payments to illegal lender for internet or online gambling or for any other payments prohibited by law. We reserve the right to refuse payment to any merchant or other person or entity to whom you designate a Bill Payment to be directed ("Payee"). You acknowledge and agree that we do not have any duty to monitor the payments that are made through the Bill Payment Services. You further understand and agree that you assume the entire risk of loss if an Authorized Person uses your Bill Payment Account to pay bills which are not yours and you agree to indemnify and hold us and our directors, employees, officers, servicers, agents, successors and assigns harmless from all loss, liability, claims, demands, judgments and expenses (including attorney's fees) arising out of or in any way connected with such use. Authorized Person shall mean each person listed as an authorized signor on the signature card for a Bill Payment account or otherwise authorized to transact any business with respect to such account.

Information Required. To use the Bill Payment Services, you must provide sufficient information for us to properly identify your Payees, direct your payment and permit the Payee to identify you as the payment source upon receipt of a payment. You must complete all required fields with accurate information, as directed by the Bill Payment Services screen messages. By providing us with the names and account information of those Payees to whom you wish us to direct payment, you authorize us to follow the Payment Instructions we receive through the Bill Payment Services. You further authorize us to update or change any of your Payee information as requested or provided by your Payee. In order to process payments more efficiently and effectively, we may edit or alter payment data or data formats in accordance with instructions we receive from your designated Payees.

When we receive information that you provide to us about a Payee that is used to direct a Bill Payment to the Payee ("Payment Instruction"), you authorize us to debit your Bill Payment Account and remit funds on your behalf to your designated Payee. You agree to have sufficient collected and available funds in your Bill Payment Account on the Business Day you would like your Bill Payment delivered to your intended Payee ("Scheduled Payment Date") for transactions you schedule. We will not be obligated to follow any Payment Instructions unless and until there are sufficient collected and available funds in your Bill Payment Account. We will perform the Bill Payment Services in such a manner as to allow the funds to arrive at the designated Payee as close as reasonably possible to the Scheduled Payment Date designated by you.

We shall use reasonable 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 set forth in the Service Guarantee section of the Bill Payment Services. Provided none of the foregoing exceptions is applicable, if we cause an incorrect amount of funds to be removed from your Bill Payment Account or cause funds from your Bill Payment Account to be directed to a Payee which does not comply with your Payment Instructions, we shall be responsible for returning the improperly transferred funds to your Bill Payment Account, and for directing to the proper Payee any previously misdirected transactions, and, if applicable, we shall reimburse you for any late payment related charges you have incurred. EXCEPT AS OTHERWISE SPECIFICALLY PROVIDED FOR HEREIN, WE SHALL NOT BE RESPONSIBLE FOR ANY CHARGES IMPOSED, OR ANY OTHER ACTION, BY A PAYEE RESULTING FROM A LATE PAYMENT, INCLUDING ANY APPLICABLE FINANCE CHARGES AND/OR LATE FEES ASSESSED BY ANY OF YOUR PAYEES.

Payment Scheduling and Payment Methods. It is your responsibility to schedule your payments in such a manner that your payments are received by the Payee on time and that the Payee will receive your payment no later than the Due Date on the statement provided to you by the Payee. When scheduling payments, you must select a Scheduled Payment Date that is no later than the actual Due Date reflected on your Payee statement. If the actual Due Date falls on a non-Business Day, you must select a Scheduled Payment Date that is at least one (1) Business Day before the actual Due Date. Scheduled Payment Dates must be prior to any late date or grace period provided on the statement provided to you by the Payee. Payments cannot be scheduled more than 365 days in advance. You understand that we reserve the right to select the method by which to remit funds to your Payees. We may remit payments on your behalf to your Payees by paper check, electronic funds transfer or by other means. The date your Bill Payment Account will be debited will vary depending on the payment method.

Service Guarantee. Due to circumstances beyond our control, including, without limitation, delays in handling and posting payments by Payees or financial institutions, you understand that some transactions may take longer than expected to be credited to your Payee account. You understand that we will bear responsibility for any late payment related charges which have not been waived by the Payee, up to a maximum of \$50.00, should a payment post after its Due Date as long as the payment was scheduled in accordance with the guidelines described under the Payment Scheduling and Payment Methods section of the Bill Payment Services. However, we will not be liable in any way for any failure or delay in completing any transaction if:

- (i) Through no fault of ours, your Bill Payment Account does not contain sufficient funds to complete the transaction, or the transaction would exceed the credit limit of any overdraft service applicable to such account;
- (ii) Our payment processing center is not working properly, and you know or have been advised by us about the malfunction before you execute the transaction;
- (iii) Your computer was not functioning properly at the time you attempted to initiate the transaction;
- (iv) You have not provided us with complete and correct Bill Payment or Payee information, including, without limitation, the correct name, address, account number, or phone number, or if you otherwise do not give complete and correct instructions so that a Bill Payment can be made;
- (v) You do not authorize a Bill Payment timely for your payment to be made and properly credited by the Payee by the Due Date;
- (vi) A timely Bill Payment is made but the Payee does not credit your payment promptly after receipt;
- (vii) We reasonably believe that a transaction may be unauthorized, including without limitation, transactions that may be prohibited by a court order or other legal process; or
- (viii) Circumstances beyond our control including, but not limited to, fire, flood, acts of God, power outages, strikes, terrorism, acts of war or other similar circumstances, prevent the making of a Bill Payment.
- (ix) Payments scheduled are for tax payments or court ordered payments.

Payment Cancellation Requests. You may use the Bill Payment Services to cancel or edit a Scheduled Payment. There is no charge for canceling or editing a Scheduled Payment prior to such payment being processed by us. You acknowledge and agree that once we have begun to process a Bill Payment it cannot be cancelled or edited. In such event, you must submit a stop payment request to us.

Stop Payment Requests. You acknowledge and understand that our ability to process a stop payment request will depend on the payment method and whether or not a payment has cleared your Bill Payment Account. You understand that 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, but not yet cleared, you must contact Customer Service at (877) 779-BANK (2265). You further understand that 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 fourteen (14) days. The charge for each stop payment request will be the current charge for such service as set out in our applicable fee schedule.

Prohibited Payments. Payments to Payees outside of the United States or its territories are prohibited. Additionally, any single or aggregate payments in a single day greater than \$999,999.99 or payments otherwise prohibited by law cannot be scheduled.

Electronic Bill Delivery and Presentment. Your activation of the electronic bill feature for a Payee shall be deemed by us to be your authorization for us to obtain bill data from the Payee on your behalf. For some Payees, you will be asked to provide us with your username and password for that Payee. By providing us with such information, you authorize us to use the information to obtain your bill data.

Upon activation of the electronic bill feature, the Bill Payment Services may notify the Payee of your request to receive electronic billing information. You understand that it is in the Payee's sole discretion as to whether accept or decline your request. The presentment of your first electronic bill may vary from Payee to Payee and may take up to sixty (60) days, depending on the billing cycle of each Payee. Additionally, the ability to receive a paper copy of your statement(s) is at the sole discretion of the Payee. While your electronic bill feature is being activated it is your responsibility to keep your accounts current.

Your activation of the electronic bill feature for a Payee shall be deemed by us to be your authorization for us to obtain bill data from the Payee on your behalf. For some Payees, you will be asked to provide us with your username and password for that Payee. By providing us with such information, you authorize us to use the information to obtain your bill data.

You understand that the Bill Payment Services are unable to update or change your personal information such as, but not limited to, name, address, phone numbers and e-mail addresses, with the electronic Payee. Any changes will need to be made by contacting the Payee directly. Additionally, it is your responsibility to maintain all usernames and passwords for all electronic Payee sites. You also agree not to use someone else's information to gain unauthorized access to another person's bill. The Bill Payment Services may, at the request of the Payee, provide to the Payee your e-mail address, service address, or other data specifically requested by the Payee at the time of activating the electronic bill for that Payee, for purposes of the Payee informing you about service and/or bill information.

You understand that presentment of electronic bills is dependent upon delivery of your billing information from the Payee. In addition to notification within the Bill Payment Services, we may send an e-mail notification to the e-mail address listed for your account. It is your sole responsibility to ensure that this information is accurate. In the event you do not receive notification, it is your responsibility to periodically logon to the Bill Payment Services and check on the delivery of new electronic bills. The time for notification may vary from Payee to Payee.

You acknowledge that a Payee reserves the right to cancel the presentment of electronic bills at any time. You may cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from Payee to Payee. It may take up to sixty (60) days, depending on the billing cycle of each Payee to process your request. The Bill Payment Services will notify your electronic Payee(s) as to the change in status of your account and it is your sole responsibility to make arrangements for an alternative form of bill delivery. We will not be responsible for presenting any electronic bills that are already in process at the time of cancellation.

You agree to hold us harmless should the Payee fail to deliver your electronic bill statement(s). You are responsible for ensuring timely payment of all bills. If you do not receive an electronic bill, it is your sole responsibility to contact the Payee directly. Copies of previously delivered bills must be requested from the Payee directly.

We are not responsible for the accuracy of your electronic bill(s). We are only responsible for presenting the information we receive from the Payee. Any discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the Payee directly.

Liability for Unauthorized Transfers. You agree not to give or make available your password or other means to access your account to any unauthorized persons. You are responsible for all payments that are authorized using your password through the Bill Payment Services. If you permit other persons to use the Bill Payment Services or your password or other means to access your account, you are responsible for any transactions they authorize.

If you believe that your password or other means to access your account has been lost or stolen, or that someone may attempt to use the Bill Payment Services without your consent, or has transferred money without your permission, or you suspect fraudulent activity on your accounts, you must notify us at once by calling Customer Service at (877) 779-BANK (2265). Calling us right away will help reduce possible losses. Without timely notification, you could lose all the money in your designated account.

Limitation of Our Liability. Except as otherwise expressly stated herein, your use of the Bill Payment Services is at your own risk. Neither BankUnited, N.A. nor any of its officers, directors, employees, parents, subsidiaries, affiliates, agents or their respective successors or assigns or any other person involved in creating, producing or delivering the Bill Payment Services, including, without limitation, the servicer, shall be liable for any direct, indirect, consequential, incidental, punitive, or other damages (including, without limitation, lost profits) of any

kind or description arising out of your access to or use of the Bill Payment Services, or the inability to access or use the Bill Payment Services, whether cause by BankUnited, N.A. or such other persons, third party service providers, agents or subcontractors of any of the foregoing.

We shall have no liability to you for any errors or losses you sustain in using the Bill Payment Services except as specifically set forth herein. We shall also not be liable for any failure to provide any service if the account involved is no longer linked to the Bill Payment Services. Notwithstanding the foregoing, our liability in any case shall be limited to the amount of any funds improperly transferred from your Bill Payment Account.

WITHOUT LIMITING FOREGOING, EXCEPT AS OTHERWISE EXPRESSLY PROVIDED HEREIN, THE SERVICES ARE PROVIDED TO YOU "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. BankUnited, N.A. MAKES NO WARRANTY THAT (i) THE BILL PAYMENT SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE, OR (ii) ANY INFORMATION CONTAINED ON OR THAT MAY BE OBTAINED FROM THE USE OF OR ACCESS TO THE BILL PAYMENT SERVICES WILL BE ACCURATE, CURRENT, COMPLETE OR RELIABLE.

Errors and Questions. In case of errors or questions about your transactions, you should, as soon as possible:

1. Contact us at (877) 779-BANK (2265), or
2. Contact us by using the application's e-messaging feature; and/or,
3. Write us at:

BankUnited, N.A.
P.O. Box 2050
Miami Lakes, FL 33016

We must hear from you no later than sixty (60) days after we sent or otherwise made available to you the FIRST statement on which the problem or error appeared. Failure to so notify shall relieve us of any liability for any losses sustained after the expiration of such sixty (60) day period and shall thereafter preclude you from being able to assert a claim based on such problem or error. We will investigate any errors reported to us and advise you of the results of our investigation.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days. We will tell you the results of our investigation within ten (10) Business Days (or twenty (20) Business Days if your account was opened less than thirty (30) days prior to the date of the suspected error) after we hear from you. If we have made an error, we will correct it promptly. If we need more time, however, we may take up to forty-five (45) days (or ninety (90) days if your account was opened less than thirty (30) days prior to the date of the suspected error) to investigate your complaint or question. If we decide we need more time, we will provisionally credit the account in question within ten (10) Business Days (or twenty (20) Business Days if your account was opened less than thirty (30) days prior to the date of the suspected error) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

Service Fees and Additional Charges. You agree to pay any applicable fees and charges that may be assessed in connection with the Bill Payment Services. You acknowledge and agree that there may be a charge for additional or other optional services (i.e., if you request a stop payment order) you may request in connection with your use of the Bill Payment Services. You authorize us to deduct the amount of all Bill Payment fees, together with any applicable transaction fees and charges from your checking account, designated by you, from which any applicable fees and charges will be automatically debited ("Billing Account"), or in the event that such designated Billing Account lacks sufficient funds, from any of your other accounts maintained with us. Fees are subject to change, and we may impose additional fees or charges in connection with your use of

the Bill Payment Services at any time, subject to the provisions hereof. Additionally, you are responsible for any and all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider.

Failed or Returned Transactions. By using the Bill Payment Services, you are requesting us to make payments for you from your Bill Payment Account. If we are unable to complete the transaction for any reason associated with your Bill Payment Account (for example, there are insufficient funds in your Bill Payment Account to cover the transaction), the transaction may not be completed. In some instances, you will receive a return notice from the Bill Payment Services.

Alterations and Amendments. We may amend, revise, modify or change the terms and conditions of the Bill Payment Services at any time. In such event, we shall provide notice to you in accordance with applicable law. Any use of the Bill Payment Services after such notice is provided or made available to you will constitute your agreement to such change(s).

Further, we may, from time to time, revise or update the applications, services, and/or related material, which may render all such prior versions obsolete. Consequently, we reserve the right to terminate these terms and conditions as to all such prior versions of the applications, services, and/or related material and limit access to only the Bill Payment Services' more recent revisions and updates. In addition, as part of your use of the Bill Payment Services, you agree to receive all legally required notifications via electronic means.

Service Termination, Cancellation, or Suspension. In the event you wish to cancel your Bill Payment Services, you may do so through the Bill Payment Services, or you may contact Customer Service via one of the following methods:

1. Contact us at (877) 779-BANK (2265); and/or
2. Writing us at

BankUnited, N.A.
P.O. Box 2050
Miami Lakes, FL 33016

Any payment(s) that has already processed before the requested cancellation date will be completed. All Scheduled Payments including recurring payments will not be processed once the Bill Payment Services are cancelled. We reserve the right to terminate or suspend the Bill Payment Services at any time. Neither termination nor suspension shall affect your liability or obligations under the Bill Payment Services section

Returned Payments. You understand that Payees and/or the United States Postal Service may return payments to us for various reasons such as, but not limited to, Payee's forwarding address expired; Payee account number is not valid; Payee is unable to locate account; or Payee account is paid in full. In the event that a Bill Payment is returned, you authorize us to research and correct the returned payment and resubmit it to your Payee, or void the payment and credit your Payment Account, in our discretion.

Information Authorization. Your enrollment in the Bill Payment Service may not be fulfilled if the Service cannot verify your identity or other necessary information. In order to verify ownership of the Payment Account(s) and/or Billing Account, the Service may issue offsetting debits and credits to the Payment Account(s) and/or Billing Account and require confirmation of such from you. (This text may be removed for Clients who do not offer this functionality.) Through your enrollment in the Service, you agree that the Service reserves the right to request a review of your credit rating at its own expense through an authorized bureau. In addition, you agree that the Service reserves the right to obtain financial information regarding your account from a Biller or your financial institution (for example, to resolve payment posting problems or for verification).

No Assignment or Waiver, and Severability. You may not assign your rights and responsibilities under the terms and conditions of the Bill Payment Services to any other party. We may assign our rights and responsibilities to any existing or future direct or indirect, subsidiary or affiliate of BankUnited, N.A. We may

also assign or delegate certain of our rights and responsibilities to independent contractors or other third parties. We shall not be deemed to have waived any of our rights or remedies hereunder unless such waiver is in writing and signed by us. No delay or omission on the part of BankUnited, N.A. in exercising any of our rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions. If any provision of the Bill Payment Services terms and conditions is void or unenforceable, such ineffectiveness shall not affect the validity or enforceability of the remaining provisions contained herein.

K. INTEGRATION TECHNOLOGY SERVICES

Bank may offer Company the ability to allow a third party engaged by Company (“Company Vendor”) access to Company’s Account balances, transactions, billing (including Account analysis) and related information (including Account numbers and titles) (collectively, “Information”) through an application programming interface (“API”) or other method established between Bank and such Vendor and agreed to by Company. Company acknowledges and agree that each such Vendor shall be deemed to be Company’s agent and shall be required to comply with the terms of this Agreement and the use of any of the LYNX Services as set forth herein to the same extent required of Company. Company agrees to complete and execute any additional documentation required by Bank to establish access to Company’s Information by the Vendor and expressly authorizes Bank to share Information with such Vendor. Company understands and agrees that access granted to a Vendor through the LYNX Services may also include the ability to download and delete the Information. Bank will continue to allow the Vendor to access Information through the Services until Company has revoked or amended such instructions in writing and Bank has had a reasonable time to discontinue access to such Information. In addition to Bank’s limits on liability as set forth in this Agreement, Company agrees that Bank shall have no liability and shall be held harmless for delivering or permitting a Vendor access to Company’s Information as completed by this Agreement.

L. BALANCE REPORTING SERVICES

Through the Bank’s Balance Reporting Services, the Company can obtain electronic access to account information, reports and data with respect to the Accounts enrolled in the LYNX Services. The Bank reserves the right to modify the information and detail available through the Balance Reporting Services at any time. The Bank will provide notice to the Company of any such changes or modification to the extent such notice is required by applicable law.

M. INTERNAL TRANSFER SERVICES

Through the Internal Transfer Services, the Company may initiate internal transfers of funds to or from its Accounts at the Bank. The Company authorizes the Bank to charge its designated Accounts for all transfers that the Company initiates through the Internal Transfer Services.

A transfer request submitted and accepted by the Bank by 9:00 p.m. ET, or such other cut-off time that may be established by Bank from time to time, on a business day that we are open will be processed that same business day. A transfer request received on a non-business day or after 9:00 p.m. ET on a business day will be treated as being received on the next business day the Bank is open for business.

The Bank shall not be obligated to make any transfer the Company may request unless there are sufficient Available Funds or available credit in the Company’s Account to cover the transfer. If a transfer is rejected due to insufficient Available Funds or available credit in the Company’s Account, an exception notice will be presented to the Company through the LYNX Services. If the Company desires to retry the transfer, the Company must submit a new request. The Bank shall not, and shall not be obligated to, automatically retry any rejected transfer.

The following additional terms shall apply with respect to transfers to or from a Credit Account made through the Internal Transfer Services:

- (i) Only current regularly scheduled loan payments, principal reduction payments and advances in an amount equal to or less than the amount available for disbursement may be made to or from a Credit Account.

PAST DUE OR FUTURE PAYMENTS TO A CREDIT ACCOUNT MAY NOT BE MADE THROUGH THE INTERNAL TRANSFER SERVICES.

(ii) Transfers to a Credit Account may be made in amounts up to the available balance in the Account from which the funds are to be transferred.

(iii) Transfers from a Credit Account, including, without limitation, the minimum or maximum amount available for withdrawal, are subject to the terms of the Company's existing credit agreements with the Bank. Transfers may not be immediately available for viewing online.

N. STOP PAYMENT SERVICES

Through the Services, the Company may request a stop payment on any checks written on the Accounts which have not yet been paid by the Bank. All stop payment requests entered through the Services shall be deemed a written stop payment within the meaning of the UCC and shall be valid for a period of one (1) year from the date entered, unless otherwise renewed by the Company. All such renewals must be in writing and shall be in the form and substance required by the Bank. A fee in accordance with the Bank's Schedule of Fees will be assessed to the Account for each stop payment request. No stop payment request will be effective against a check that has been paid prior to the time that the Bank has both received the request and has had a reasonable period of time to act upon the request. The Company agrees to indemnify and hold the Bank harmless from and against any and all costs and expenses including, without limitation, attorney's fees, court costs and related litigation costs and expenses, incurred by the Bank for refusing payment on all items upon which a stop payment request is placed and further agrees not to hold the Bank liable for payment contrary to any such request if the same occurs through inadvertence, accident or oversight.

O. ELECTRONIC CHECK SERVICES ("eCheck")

PLEASE NOTE THAT ELECTRONIC CHECK SERVICES ARE ONLY AVAILABLE TO COMPANIES ENROLLED IN TIER 2 OR TIER 3 OF THE LYNX SERVICES.

Through this Service, Company will be required to enroll with the Deluxe Payment Exchange (DPX) and must agree and accept the DPX Terms and Conditions. With this Service, Company will send a correct and complete payment instruction to Bank using the DPX portal for processing. DPX will process the request by converting the payment instruction into an eCheck. You will be billed the standard fees for using this Service which will appear on your Account statement. You shall not use this Service for any Unlawful Transactions.

BUSINESS MOBILE APP

The Mobile App, is a customized app designed specifically for Mobile Devices. that allows you to access account(s) information and perform limited functions within the application. Please note that not all of the features and services available through the LYNX Services can be accessed using the Mobile App. Only the Administrator or a user whom the Administrator has enabled to, is eligible to use the Mobile App.

Company is responsible for supplying Mobile Devices to those users designated to use and access the Mobile App. The Mobile Device must be connected to the internet and must have a service plan that includes text messaging and data compatible software to access the LYNX Services. Company is responsible for the installation, maintenance and operation of these Mobile Devices and any software. The Bank will not be liable for any errors, delays or failures involving any cellular service, wi-fi service, internet service, software installation or malfunctions of any Mobile Device and related equipment (e.g., we are not responsible for carrier data outages or "out of range" issues).

The Mobile App must not be used on any Mobile Device or operating system that has been modified outside the mobile device or operating system vendor supported or warranted configurations. This includes devices

that have been “jail-broken” or “rooted”. A jail broken or rooted device means one that has been freed from the limitations imposed on it by your mobile service provider and the phone manufacturer without their approval. You agree that any mobile security software updates will be downloaded when available. Company acknowledges that Mobile Devices may become subject to unauthorized tracking, “hacking”, or other manipulation by spyware, viruses or other malicious code (collectively, “malware”). We are not responsible for advising Company of the existence or potential effect of any malware. Use of your hardware and software is at Company’s own risk.

Prior to logging onto the Mobile App for the first time, each user must first set up their user ID, password and other security information within the web-based version of the Lynx Services. The same credentials used to access the Lynx Services will apply to the Mobile App. These credentials will need to be entered whenever logging into the Mobile App. You agree that Mobile Devices will be locked if left unattended and the Mobile App will be logged off at the completion of your session.

Company is responsible for the accuracy of data entry and use of the Mobile App when accessing accounts and conducting transactions. This includes, but is not limited to, any error caused by “pre-filling” or automated entry done by the Mobile Device, or Mobile Banking Software (as hereafter defined). We will not be liable to you for any losses caused by failure or errors to properly use the Mobile App or Mobile Device.

We do not guarantee functionality of the Mobile App on all Mobile Devices, on all communication networks, in all geographic regions, or at all times. Additionally, we may limit the types and number of accounts displayed within the Mobile App. Processing of payment and transfer instructions may also take longer using the Mobile App. The Mobile App is provided by us on an AS IS, AS AVAILABLE basis. Your accessibility to the Mobile App may be interrupted because of conditions beyond our control including, without limitation, outages in internet availability. We will use commercially reasonable efforts to promptly reestablish access to the Mobile App in those instances, but we do not promise that the Mobile App will always be available for your use. In the case of a disaster, your access to the Mobile App may be suspended in order to allow emergency and responding personnel to use the cellular networks. In no event, regardless of cause, shall we or our service providers be liable to you for unavailability of the Mobile App or for your inability to access the Mobile App.

You acknowledge and agree that a third party provider or licensor to the Bank is the owner of all right, title, and interest in and to the downloaded software to be used for access to the Mobile App and the computer programs contained therein in machine readable object code form, as well as any accompanying user documentation and all subsequent copies, updates or versions thereof which are made available to you, regardless of the media or form in which they may exist (collectively, the “Mobile Banking Software”). Subject to your compliance with this Agreement, you are hereby granted a limited, non-transferable, non-exclusive, non-sublicensable, and non-assignable license to download, install and use the Mobile Banking Software. Nothing in this license will entitle you to receive hard-copy documentation, technical support, telephone assistance or updates to the Mobile Banking Software. In the event that you obtain a new or different Mobile Device, you will be required to download and install the Mobile Banking Software to that new or different Mobile Device. This license shall be deemed revoked immediately upon your termination of the LYNX Services, your deletion of the Mobile App and the Mobile Banking Software from your Mobile Device, or upon our notice to you of termination at any time which we may give with or without cause. Neither the licensor nor the provider of the wireless network is the provider of any financial services available through or related to the Mobile App, and neither the licensor nor the provider of the wireless network or any contractor of the provider of the financial services available through or related to the Mobile App, is responsible for any of the materials, information, products or services made available to you via the Mobile Banking Software.

The Mobile Banking Software shall be used solely in connection with the Mobile App and may not be used by you for any other reason. You agree that you will not (i) modify, change, alter, translate, create derivative works from, reverse engineer, disassemble, decompile or attempt to derive the source code for the Mobile Banking Software, (ii) copy or reproduce all or any part of the Software, (iii) redistribute, sell, rent, lease, sublicense or otherwise transfer rights to the Mobile Banking Software (iv) interfere, or attempt to interfere, with the Mobile Banking Software, or (v) remove or alter any proprietary notices, legends, symbols or labels in the Mobile Banking Software including, without limitation, any trademark, logo or copyright.

We reserve the right to employ “cookie” technology as a prerequisite for use of the Mobile App. You must allow the use of “cookies” or the Mobile App may not function as intended.

The Mobile Banking Software is commercial computer software subject to RESTRICTED RIGHTS. In accordance with 48 C.F.R. 12.212 (computer software) or DFARS 227.7202 (commercial computer software and commercial computer software documentation), as applicable, the use, duplication and disclosure of the Mobile Banking Software by the United States of America, its agencies or instrumentalities is subject to the restrictions set forth in this Agreement.

If you believe your Mobile Device or login credentials (user name or password) has been lost or stolen, or that someone may attempt to use or has used the Mobile Banking Services without your permission, or that any other unauthorized use or security breach has occurred, promptly notify us by calling our Client Care Center at 1-877-779-2265.

We maintain the right to contact you via your Mobile Device as a means to relay important account information or information about the use of the Mobile App for as long as you are enrolled in the LYNX Service.

ACCOUNT LINKING SERVICES

Through the Account Linking Services, Company may request to have the following personal and business accounts linked to the Company’s Account within the LYNX Services: (i) the eligible personal accounts of an Owner and/or (ii) the eligible business accounts of another entity that has authorized Company to access its account information and/or effect transactions on its accounts. Notwithstanding the foregoing, Company acknowledges and agrees that Bank may, in its sole discretion, refuse to link any personal account or business account without liability hereunder.

In connection with a request to link accounts, Company agrees to provide Bank with such documentation that Bank may reasonably request including, without limitation the Bank’s account linking authorization form completed and executed by all Owners. Additionally, at any time during which the Account Linking Services are activated, Company agrees, upon request, to promptly provide to Bank any and all documentation reasonably requested evidencing all ownership interests in the Company and Company’s authority to link such Accounts.

By using the Account Linking Services, Company, on its behalf and on behalf of each and every Owner understands, acknowledges and agrees that any person who has access to the LYNX Services has the ability: (i) view all Accounts linked within the LYNX Services, (ii) conduct transfers to and from such Accounts including, without limitation, transfers to and from personal accounts and business accounts, and (iii) perform any other function as may be available through the LYNX Services of any Accounts. Notwithstanding the foregoing, Company, on its behalf and on behalf of each and every Owner, understands, acknowledges and agrees that in no event shall any person who has access to the LYNX Services be permitted to conduct transactions using the Wire Transfer Services from any personal accounts through the LYNX Services.

The Bank shall have no duty or obligation to inquire as to the appropriateness, correctness or authenticity of any transaction, order, instruction or entry performed through the Account Linking Services including, without limitation, whether a transaction was authorized, the purpose of the transaction, the amount of the transfer, or the application of any funds transferred, even if such transfer will result in payment to the Company, or any Owner, officer, employee, agent, authorized signatory, user or any other person. COMPANY UNDERSTANDS AND AGREES THAT COMPANY IS RESPONSIBLE FOR ANY PAYMENTS, TRANSFERS OR OTHER TRANSACTIONS, WHETHER AUTHORIZED OR UNAUTHORIZED, AND WITHOUT REGARD TO THE SIGNING AUTHORITY, PERFORMED ON ANY ACCOUNTS USING THE ACCOUNT LINKING SERVICES AND AGREES TO RELEASE AND FOREVER DISCHARGE THE BANK, ITS OFFICERS, DIRECTORS, EMPLOYEES, PARTNERS, AFFILIATES, SUBSIDIARIES AND EACH OF THEIR RESPECTIVE SUCCESSORS AND ASSIGNS FROM AND AGAINST ANY AND ALL CLAIMS, DEMANDS, LIABILITIES, DAMAGES AND CAUSES OF ACTION, WHETHER IN LAW OR IN EQUITY, WHICH MAY NOW EXIST OR MAY HEREAFTER EXIST AGAINST THE BANK ON ACCOUNT OF OR ARISING OUT OF THE ACCOUNT LINKING SERVICES OR ANY TRANSACTION, WHETHER AUTHORIZED OR UNAUTHORIZED, PERFORMED THROUGH THE ACCOUNT LINKING SERVICES.

Company agrees to immediately notify the Bank in writing if its authority to access or effect transactions on an Account change or if it desires to de-link any Account. Such notice shall include the name, account number and taxpayer identification number of the Account to be de-linked. Bank shall not be liable to Company, any Owner or any other person for any transactions performed on such Account before the Bank has received such notice and has had a reasonable opportunity to act thereon.

ADDITIONAL TERMS APPLICABLE ONLY TO PAYMENTS AND TRANSFERS FOR PERSONAL ACCOUNTS

Your Liability for Unauthorized Transfers or Payments (Personal Accounts)

If you permit other persons to use your Credentials, you are responsible for any transactions they authorize from your personal accounts. If you believe your Credentials has been lost, stolen or compromised or that someone has made payments, transferred or may transfer money from your personal account without your permission, notify us AT ONCE, by calling our Client Care Center at (877) 779-BANK (2265) or writing us at:

BankUnited, N.A.
Operations/EFT Error
7815 NW 148th Street
Miami Lakes, Florida 33016

If you telephone us, we may require that you send us written confirmation of your notice to be received within ten (10) business days of your phone call. You agree to cooperate with us in the investigation of any claim or dispute and provide us with information and documentation as may be necessary in order to assist us in resolving your claim or dispute.

Tell us AT ONCE if you believe your Credentials has been lost or stolen or that an unauthorized transfer or payment has been made from any of your deposit accounts. Telephoning us is the best and fastest way of keeping possible losses to a minimum. If you do not do so, you could lose all the money in each of your Accounts, including, the available balance in any credit account. If you tell us within two (2) business days after you discover the loss or theft, you can lose no more than \$50 if someone gained access to and used your Credentials without your permission.

If you do NOT tell us within two (2) business days after you discover the loss or theft of your Credentials and we can prove that we could have stopped someone from using your Credentials without your permission, if you had told us, you could lose as much as \$500.

Also, if any account statement shows transactions that you did not make and you do not contact us within sixty (60) days after the statement was transmitted to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason, such as a long trip or an extended hospital stay, kept you from telling us, we may extend the time periods.

Our Liability for Failure to Complete Transactions (Personal Accounts)

If we do not complete a transaction on time or in the correct amount, when properly instructed by you, we will be liable for those damages as the law imposes in such cases. However, there are some exceptions. We will not be liable for example:

- i. if, though no fault of ours, there are insufficient funds in your personal account to complete the transaction or the account has been closed
- ii. the funds in your personal account are unavailable
- iii. the funds in your personal account are subject to legal process
- iv. we have reason to believe that the transaction requested is unauthorized

- v. your operating system or software was not functioning properly at the time you attempted to initiate such transaction and it was evident to you at the time you began the transaction
- vi. the failure is due to a loss of power or internet connectivity during your session where you were not provided, or did not record, your transaction confirmation
- vii. the failure was due to circumstances beyond our control such as fire, flood, act of God, power outage and the like
- viii. you attempt to complete a transaction that is not a permissible transaction
- ix. you have not provided us with complete and correct information or properly followed our procedures on how to complete a transaction

This list of examples is meant to illustrate circumstances under which we would not be liable for failing to make a transaction and is not intended to list all of the circumstances where we would not be liable.

In Case of Errors and Questions about your Accounts (Personal Accounts)

If you think your statement is wrong, or if you need more information about a transaction listed on it, please call us at (877) 779-BANK (2265) or write to us at:

BankUnited, N.A.
Operations/EFT Error
7815 NW 148th Street
Miami Lakes, Florida 33016

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared. You must provide us with the following information:

1. Your name and account number;
2. A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
3. The amount of the suspected error.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. However, if we need more time, we may take up to forty-five (45) days to investigate your complaint or question. If we do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If you opened your account less than thirty (30) days before the date of the suspected error or the transaction occurred at a point-of-sale location or outside the United States, the forty-five (45) day period is extended to ninety (90) days. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. If you tell us verbally, we may require that you send your complaint or questions in writing within ten (10) business days to the above address. If we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If we credited your account, you must repay us if we conclude no error has occurred.

UNLAWFUL TRANSACTIONS

The Company agrees not to use the LYNX Services for any illegal or unlawful purpose. The Company further acknowledges and agrees that the Bank has no obligation to monitor or review the Company's transactions for legality and that the Bank may presume that all of the Company's transactions are legal in all applicable jurisdictions. The Bank reserves the right however, to decline any transaction that it believes is an illegal transaction or a high-risk transaction in any applicable jurisdiction. The Bank is not responsible for the recovery or reimbursement to the Company of any funds transferred in connection with any authorized transaction that is determined to be illegal.

Company further agrees that the LYNX Services shall not be used in locations prohibited under United States laws and regulations including, without limitation, laws and regulations issued and administered by the United States Treasury Office of Foreign Assets Control.

The Company further agrees not to use any Account(s) or any of the LYNX Services to engage in any internet or online gambling transaction, including, without limitation, those activities prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq. The Bank reserves the right to decline any transaction that it believes is an internet or online gambling transaction.

REPRESENTATIONS AND WARRANTIES

THE COMPANY EXPRESSLY UNDERSTANDS AND AGREES THAT USE OF THE LYNX SERVICES ANY OF THE SPECIFIC SERVICES AND THE MOBILE APP IS AT COMPANY'S SOLE RISK. THE LYNX SERVICES, THE SPECIFIC SERVICES AND THE MOBILE APP ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. THE REPRESENTATIONS, WARRANTIES, OBLIGATIONS AND LIABILITIES OF THE BANK AND ITS THIRD-PARTY SERVICE PROVIDERS, AND THE COMPANY'S RIGHTS AND REMEDIES SET FORTH HEREIN, ARE EXCLUSIVE. THE BANK AND ITS THIRD PARTY SERVICE PROVIDERS HEREBY EXPRESSLY DISCLAIM, AND THE COMPANY HEREBY WAIVES AND RELEASES THE BANK, ITS THIRD PARTY SERVICE PROVIDERS AND THEIR RESPECTIVE OWNERS, SHAREHOLDERS, OFFICERS, DIRECTORS, EMPLOYEES, PARENTS, SUBSIDIARIES, AFFILIATES AND THEIR RESPECTIVE SUCCESSORS AND ASSIGNS FROM ALL OTHER REPRESENTATIONS, WARRANTIES OF ANY KIND, OBLIGATIONS AND LIABILITIES, RELATING TO THE LYNX SERVICES, ANY OF THE SPECIFIC SERVICES, OR THE MOBILE APP, WHETHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON- INFRINGEMENT, QUALITY, ACCURACY, SUITABILITY, AND ANY IMPLIED WARRANTIES ARISING FROM COURSE OF DEALING, USAGE OR TRADE, OR COURSE OF PERFORMANCE.

THE BANK MAKES NO REPRESENTATION OR WARRANTY THAT THE LYNX SERVICES, ANY OF THE SPECIFIC SERVICES, OR THE MOBILE APP WILL MEET THE COMPANY'S REQUIREMENTS OR EXPECTATIONS, OR THAT THEY WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR FREE. THE BANK FURTHER DISCLAIMS ANY REPRESENTATION OR WARRANTY THAT ANY ERRORS IN TECHNOLOGY WILL BE CORRECTED. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE LYNX SERVICES, ANY OF THE SPECIFIC SERVICES, OR THE MOBILE APP IS OBTAINED AT COMPANY'S OWN DISCRETION AND RISK, AND THE BANK IS NOT RESPONSIBLE FOR ANY DAMAGE TO THE COMPANY'S COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL, WHETHER DUE TO COMPUTER VIRUS OR OTHERWISE. THE BANK MAKES NO REPRESENTATION OR WARRANTY AS TO THE COMPLETENESS, ACCURACY OR RELIABILITY OF ANY THIRD-PARTY INFORMATION OR DATA THAT THE COMPANY OBTAINS THROUGH THE USE OF THE LYNX SERVICES, ANY OF THE SPECIFIC SERVICES OR THE MOBILE APP.

ACCOUNT ACCESS THROUGH THE LYNX SERVICES IS SEPARATE AND DISTINCT FROM COMPANY'S EXISTING SIGNATURE ARRANGEMENTS FOR ITS ACCOUNTS. THEREFORE, WHEN COMPANY GIVES AN INDIVIDUAL THE AUTHORITY TO ACCESS ACCOUNTS THROUGH THE LYNX SERVICES, THAT INDIVIDUAL MAY HAVE ACCESS TO ONE OR MORE ACCOUNTS TO WHICH THAT INDIVIDUAL WOULD NOT OTHERWISE HAVE SIGNATURE ACCESS. COMPANY ASSUMES THE ENTIRE RISK FOR THE FRAUDULENT, UNAUTHORIZED OR OTHERWISE IMPROPER USE OF THE LYNX SERVICES. BANK SHALL BE ENTITLED TO RELY ON THE GENUINENESS AND AUTHORITY OF ALL INSTRUCTIONS RECEIVED BY BANK THROUGH THE LYNX SERVICES, AND TO ACT ON SUCH INSTRUCTIONS.

THE BANK MAY PERIODICALLY AMEND, ADD, DELETE, UPDATE OR ALTER THE LYNX SERVICES, ANY OF THE SPECIFIC SERVICES OR THE MOBILE APP, INCLUDING, WITHOUT LIMITATION, THIS AGREEMENT. EXCEPT AS OTHERWISE REQUIRED BY APPLICABLE LAW, THE BANK ASSUMES NO LIABILITY OR RESPONSIBILITY FOR ANY ERRORS OR OMISSIONS IN THE CONTENT OF THE SITE AND SPECIFICALLY DISCLAIMS ANY DUTY TO UPDATE THE INFORMATION ON THE SITE.

THIS SECTION SHALL SURVIVE TERMINATION OF THIS AGREEMENT AND COMPANY'S PARTICIPATION IN THE LYNX SERVICES.

INDEMNIFICATION BY COMPANY

In consideration of the LYNX Services to be provided hereunder, the Company agrees to indemnify, defend and hold the Bank, its officers, directors, employees, parent, subsidiaries, affiliates, representatives, agents, and each of their respective successors and assigns harmless from and against all actions, proceedings, liabilities, losses, , claims (including, without limitation, presentment and warranty claims), damages, costs and expenses, including, without limitation, reasonable attorney's fees, court costs and related litigation costs and expenses, incurred by the Bank in connection with the provision of the LYNX Services or any Specific Services by the Bank, or in any action between the Bank and the Company or any action between the Bank and any third party, arising out of or concerning the LYNX Services, any Specific Services or this Agreement, except if such liability or expense results solely out of the Bank's gross negligence or willful misconduct. The Company's indemnification obligation shall survive termination of this Agreement and termination of Company's participation in the LYNX Services.

In addition to the other indemnification requirements set forth in this Agreement, Company agrees to indemnify, defend and hold Bank harmless from and against any and all actions, proceedings, liabilities, losses, claims (including, without limitation, warranty claims), costs, expenses and attorney's fees relating to or arising in connection with: (a) Bank processing of items or debiting or crediting the account of any person in accordance with this Agreement or Company's instructions; (b) Company's actions or omissions including, without limitation, a breach of any representation or failure to comply with this Agreement by Company; (c) any misuse or the RDC Services by Company, its employees or agents; (d) actions by third parties (such as the introduction of a virus) that delay, alter or corrupt the transmission of any Images or information to Bank; (e) the failure to act or delay by any financial institution other than Bank; or (f) any claim by a recipient of a substitute check (or a check in electronic form) that the recipient incurred a loss due to (i) the receipt of the substitute check (or the check in electronic form) instead of the original check, or (ii) multiple payments with respect to the same original check, based on any combination of the original check, the substitute check, and/or a paper or electronic copy of either. This indemnity shall survive termination of this Agreement.

INTERRUPTIONS IN SERVICE

The Bank may, at any time and from time to time, revise, update, modify or discontinue, in whole or in part, the LYNX Services or any Specific Services. The Bank will endeavor to provide the Company with prior notice of such changes (by posting a notice of such changes on the Site) but we cannot guarantee that such notice will be provided.

SECURITY INTEREST

To secure all obligations of the Company to the Bank arising from this Agreement, the Company grants to the Bank a security interest in all Accounts of the Company at the Bank, whether now or hereafter established by or for the benefit of the Company, and all funds in those Accounts. This security interest shall survive termination of this Agreement and termination of Company's participation in the LYNX Services. This security interest is supplemental to and not in lieu of any security interest granted by the Company to the Bank pursuant to any other agreement.

COMPLIANCE WITH LAW

The Company shall comply with all laws, rules and regulations applicable to the Company's use of the LYNX Services and any of the Specific Services including, without limitation, Regulation CC, Federal Reserve Board Regulation J, the UCC, the Unlawful Internet Gambling Enforcement Act, any rules established by an image exchange network through which items are processed pursuant to this Agreement and any data protection requirements imposed under applicable federal, state and local laws, rules and regulations. The Company shall be responsible for fulfilling any compliance requirement or obligation that the Bank and/or Company may have with respect to the LYNX Services and any of the Specific Services under all applicable U.S. federal and

state laws, rules and regulations including, without limitation sanction laws administered by OFAC and other requirements relating to anti-money laundering including, without limitation the federal Bank Secrecy Act, the USA Patriot Act and any regulations of the U.S. Treasury Department to implement such acts, as each may be amended from time to time.

UPDATES

The Company shall provide written notice to the Bank of any changes to the information provided by the Company to the Bank including, without limitation, additional locations, any change in business, any new business, any change to the identity or principals and/or owners, any change to the form of business organization, type of goods and services provided and method of conducting sales. Such notice must be received by the Bank within five (5) business days of the change. The Company shall provide any additional information requested by the Bank within five (5) days of such request. The Bank retains the right to (i) review the Company's files and business activities from time to time to confirm the Company is conducting business as stated by the Company when entering into this Agreement and (ii) re-price or terminate the LYNX Services or any Specific Service based on changes to information previously provided by the Company to the Bank.

TERMINATION

Either the Bank or the Company may terminate this Agreement upon thirty (30) days prior written notice. Additionally the Company acknowledges and agrees that the Bank may immediately terminate or suspend access to the LYNX Services without notice to the Company if any of the following occurs: (a) the Company becomes insolvent, files or has filed against it, any bankruptcy or other insolvency, reorganization, liquidation or dissolution proceeding of any kind; (b) a material adverse change occurs in the Company's business or financial conditions; (c) the Bank has reason to believe that the Company has engaged in fraudulent or illegal activity; (d) the Company violates the terms of this Agreement or any other Agreement with the Bank; (e) the Company fails to provide financial information reasonably requested by the Bank; (f) the Bank determines, in its sole discretion, that it is impractical or illegal for the Bank to continue to provide the LYNX Services because of changes in laws, rules or regulations; (g) the Bank determines, in its sole discretion, that the Company' use of the LYNX Services presents unacceptable financial risk to the Bank; (h) the Company fails to access the LYNX Services or the Site for a period of three (3) consecutive months or longer or (i) the Bank is required by governmental authority. Notwithstanding anything to the contrary contained herein, upon the closing of an Account, all LYNX Services linked to such Account shall be simultaneously terminated. Notwithstanding any termination, the terms of this Agreement shall apply to all transactions which have been initiated prior to such termination. All sections of this Agreement which are intended by their terms to survive termination of this Agreement, will survive any such termination.

BANK'S PROPERTY

All materials produced by the Bank, and all documentation, programs and magnetic tapes and files are, and shall remain the property of, the Bank, free of any claim by the Company, and same shall not be used by the Company for any purpose other than as set forth herein. Upon termination of the LYNX Services by either party, the Bank may deactivate or delete any Credentials and all related information and/or bar the Company further access to the LYNX Services.

CONFIDENTIAL INFORMATION

The Company acknowledges that all information or data provided through or related to the LYNX Services including, without limitation, this Agreement, the Software, system documentation, and processes, constitute trade secrets and proprietary data of Bank and its applicable licensors or suppliers. The Company further acknowledges and agrees that the Company has no ownership interest in such information and agrees that such information shall not be used or disclosed, in whole or in part, to any person, firm, corporation, association or other entity, other than its employees requiring such knowledge in the performance of their duties or as required by law.

INTERNET DELIVERED SERVICES

The Company acknowledges that the LYNX Services involve use of the internet for the delivery of files and other information and for obtaining files and other information. The Company represents that it is aware of the processes implemented by the Bank with respect to the use of the internet in connection with the delivery of the LYNX Services and the Company agrees that such processes are commercially reasonable and acceptable to the Company even if such processes do not consist of the most recently developed technologies for such activities. The Company further acknowledges that the Bank does not and cannot control the flow of data to or from the Bank's network and other portions of the internet and that the Bank is not responsible or liable for any delays, malfunctions or inconveniences resulting therefrom.

SERVICE PROVIDERS

The Company acknowledges and agrees that from time-to-time Bank may make the LYNX Services available through or using one or more third party service providers. The Bank shall have no obligation to disclose arrangements with third parties to the Company or obtain the Company's consent thereto. Company agrees that we have the right to delegate to such service providers all of the rights and performance obligations that we have under this Agreement and that such service providers will be third party beneficiaries of this Agreement and will be entitled to all the rights and protections that this Agreement provides to Bank. The Company authorizes the transfer of information relating to the Company to such service providers for use in connection with the LYNX Services or as required by law.

ASSIGNMENT

The Company may not assign, sell, transfer, pledge, encumber or hypothecate any of its rights hereunder. The Bank may assign its rights and liabilities hereunder without notice or liability to Company.

AUDIT

Upon notice from the Bank, the Company shall provide the Bank's employees, regulatory examiners, and auditors access, at reasonable times, to the Company's facilities, data and records relating to the LYNX Services. The Company agrees to allow the Bank to review available reports of independent audits performed at the Company's location related to information technology, the LYNX Services and any associated operational processes. If the Company refuses to give the Bank or its regulators or auditors access to the Company's facilities, data or records, the Bank may terminate the Company's use of the LYNX Services and this Agreement.

NOTICES

Unless expressly stated otherwise, any notice, request, demand or other communication to be given in connection with this Agreement shall be in writing and shall be either personally delivered against a written receipt, delivered by recognized overnight courier or by first class mail, postage prepaid, registered or certified, return receipt requested to the then current address of record. Any notice, request, demand or other communication shall be deemed validly and effectively given on the date of such delivery.

GOVERNING LAW/VENUE

This Agreement shall be governed and interpreted in accordance with applicable federal law, rules and regulations, and by applicable state law to the extent not superseded by federal law. The applicable state law shall be the law of the state of the Bank's banking center where the account is opened, or if the account is opened by mail, internet or other remote means, the applicable state law shall be Florida. Any action or proceeding arising out of or concerning this Agreement, the LYNX Services or any of the Specific Services shall be brought exclusively in the state or federal courts sitting in the state in which the Bank's banking center where the Accounts are maintained is located. The Company hereby waives and agrees not to assert in any action or proceeding that the Company is not personally subject to the jurisdiction of such courts or that the action or proceeding is brought in an inconvenient or improper forum.

JURY TRIAL WAIVER

EXCEPT WHERE PROHIBITED BY LAW, THE COMPANY HEREBY KNOWINGLY, VOLUNTARILY, INTENTIONALLY, AND IRREVOCABLY WAIVES THE RIGHT TO A TRIAL BY JURY IN RESPECT TO ANY LEGAL PROCEEDING RELATING TO THE LYNX SERVICES, THE SPECIFIC SERVICES OR THIS AGREEMENT.

RISK OF LOSS

In the event of a system failure or interruption, Company's data may be lost or destroyed. Any transactions that the Company was in the process of completing or completed shortly before a system failure or interruption should be verified by the Company through means other than the LYNX Services to ensure the accuracy and completeness of such transactions. The Company assumes the risk of loss of its data during any system failure or interruption and the responsibility to verify the accuracy and completeness of any transactions so affected.

MISCELLANEOUS

No failure of the Bank to enforce any right or remedy shall act as a waiver thereof. No waiver shall be valid unless in writing. In the event any part of the application, this Agreement, or these terms and conditions is deemed unenforceable or void, the remainder shall, at the option of the Bank, continue in full force and effect or be canceled immediately. Headings and captions contained in this Agreement are inserted for convenience purposes only and shall not be construed in the interpretation thereof. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so that: (a) the singular includes the plural and vice versa, (b) words importing the masculine gender shall include the feminine and neutral genders, (c) including," "includes," and comparable terms mean "including without limitation. (d) hereunder," "hereto," "hereof," and "herein," unless the context clearly indicates otherwise, refer to the whole Agreement and not to a particular section, and (e) written," "writing," and comparable terms mean any intentional reduction of information to tangible form by any means as Bank may agree to use or accept, including an electronic record; Except as otherwise expressly set forth herein, no person or entity not a party to this Agreement will be deemed to be a third-party beneficiary of this Agreement or any provision hereof, intended or otherwise.

INTELLECTUAL PROPERTY

All marks and logos related to the LYNX Services, or any Specific Service are either Bank's trademarks or registered trademarks of our licensors. In addition, all page headers, custom graphics, button icons, and scripts are our service marks, trademarks and/or trade dress or those of our licensors. Company may not copy, imitate or use any of the above marks without our prior written consent, which we may withhold in our sole discretion, and you may not use them in a manner that is disparaging to Bank or the LYNX Services or display them in a manner that implies our sponsorship or endorsement. All right, title and interest in and to the LYNX Services, the technology related thereto, the Site and any and all technology and any content created or derived from any of the foregoing, is our exclusive property or that of our licensors. Company may not copy, reproduce, distribute or create derivative works from, reverse engineer or reverse compile the technology for the LLYNX Services, any Specific Services or any other services or technology used in connection with the LYNX Services. Moreover, any suggestions, ideas, notes, drawings, concepts or other information that Company may send to us regarding the LYNX Services shall be considered an uncompensated contribution of intellectual property to Bank and our licensors, shall also be deemed Bank's and Bank's licensors' exclusive intellectual property and shall not be subject to any obligation of confidentiality on our part. By submitting any such materials to Bank, Company automatically grants (or warrants that the owner of such materials has expressly granted) to Bank and our licensors a perpetual, royalty-free, irrevocable, non-exclusive right and license to use, reproduce, modify, adapt, publish, translate, publicly perform and display, create derivative works from and distribute such materials or incorporate such materials into any form, medium or technology now known or later developed, and you warrant that all so-called "moral rights" in those materials have been waived and you warrant that you have the right to make these warranties and transfers of rights.