

Business Online Banking Stop Payment Agreement

The following terms and conditions will apply to your use of Online Banking to make stop payment orders and will be in addition to and supplement your Business Online Banking and Master Cash Management Agreement with us, the applicable Terms and Conditions of Your Account and any other existing agreement with you regarding Online Banking:

- You may use Online Banking to initiate stop payment requests for checks drawn on any account enrolled in Online Banking, as provided onscreen and in our applicable procedures. You agree that your submission of an online stop payment order (“Stop Payment Request”) is effective as your stop payment order and authorize the Bank to act on the Stop Payment Request as if it were in writing manually signed by you.
- A Stop Payment Request will be effective for six months and may be withdrawn only in writing, or in person at the Bank.

You authorize the Bank to charge your account for each Stop Payment Request in the amount of our Stop Payment Fee in effect as of the date the Stop Payment Request is made, currently \$30.00.

- Stop Payment Requests are generally processed on the Business Day that you transmit the Stop Payment Request to us. Regardless of when processed, you understand and agree that the Stop Payment Request shall become effective only after we have had reasonable opportunity to act on it in the ordinary course of business, subject to our stop payment cutoff time.
- You agree to hold the Bank harmless from and against any losses, claims or costs (including attorney’s fees) incurred by the Bank in connection with (1) a payment contrary to this Stop Payment Request if such payment occurs otherwise than by Bank’s failure to exercise ordinary care, or (2) Bank’s refusal to make payment of the stopped item. The Bank shall not be liable if, as a result of payment of the item subject to this Stop Payment Request, other items drawn on your account are returned due to insufficient funds. You agree to notify the Bank promptly of the issuance of a check or item which is a duplicate of the check or item subject to this Stop Payment Request, or upon the return of the original check. The Bank may, in its discretion, refuse to honor any such item pending your instructions.
- Capitalized terms not otherwise defined in this Agreement will have the meanings provided in the Business Online Banking and Master Cash Management Agreement.