## DISCLOSURES REGARDING ELECTRONIC “WHOLESALE CREDIT” TRANSACTIONS
Subject to Uniform Commercial Code Article 4A

### Provisional Payment:
Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

### Notice of Receipt of Entry:
Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

### Choice of Law:
We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Funds Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York, as provided in the operating rules of the National Automated Clearing House Association, unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.

You may use either disclosure. The disclosure you choose should be included with any other disclosures you give to your corporate customers. You should provide a disclosure to any consumer account receiving corporate ACH credit entries.

## Contract Terms That Affect This Account

This agreement is subject to Article 4A of the Uniform Commercial Code – Funds Transfers, as adopted in the state of New York, or if a separate agreement has been signed by the parties to the transaction that reference another version of 4A, that version will apply. If you originate a fund transfer for which fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving beneficiary or financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by the Automated Clearing House (ACH) Association Rules. These Rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account, and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.