

NOTICE TO CUSTOMERS

By (1) submitting your check for payment, and (2) choosing not to exercise your right to OPT-OUT as specified below, you are authorizing the payee, or it's agent, upon receipt of your check, to convert the check to an electronic payment item or draft and to submit it for payment as an ACH debit entry or draft to your account, in accordance with the same terms and conditions as your check.

