

This Web Site is an on-line bill viewing and payment service provided by MSCB, Inc.. Please read this Agreement carefully before accessing or using the Service. By accessing or using the Service, you agree to be bound by the terms and conditions below. If you do not accept the terms and conditions of this Agreement, you may not access or use the Service. MSCB, Inc. may modify this Agreement from time to time, and such modifications shall be effective immediately upon posting of the modified Agreement. By continuing to access or use the Service following such modifications, you agree to be bound by the modified Agreement.

Payment Services. By accessing the Service, you authorize MSCB, Inc. 1) to establish and maintain your payment authorizations and 2) to process your payments according to your instructions.

Types of Payments and Payees. You may use the Service only to authorize the payment of bills owing to MSCB, Inc.. Payments that you authorize will be made from a bank or financial institution that you designate. It is your responsibility to establish and maintain the Transaction Account and to pay any and all fees associated with the Transaction Account.

Timing. By providing MSCB, Inc. with a payment authorization under the Service, you authorize MSCB, Inc. to charge the Transaction Account to remit funds on your behalf to pay your bills owed to MSCB, Inc.. It is your responsibility to make timely payment authorizations, so that the funds will arrive at MSCB, Inc. before the date on which they are due. You should submit all payment authorizations to MSCB, Inc. at least three business days before the actual due date for the bills not the late date. A business day means any day other than Saturday, Sunday, a federal holiday, or any other day on which banks in the United States are not generally open for business.

Responsibility of MSCB, Inc.. MSCB, Inc. will use all reasonable efforts to process all your payment authorizations promptly and properly, provided the authorizations are actually received by MSCB, Inc.. MSCB, Inc. will not be responsible for any failure to process a payment authorization that is not actually and completely received by MSCB, Inc. for any reason, including user error, equipment malfunction, natural disasters or impediments, or inaccurate or incomplete information.

Bank or Financial Institution Limitations. In using the Service, you are requesting MSCB, Inc. to make payments for you from your designated Transaction Account. If your bank or financial institution is unable to process a transaction for example, there are not sufficient funds in the Transaction Account to cover the transaction, or if funds in the account are unavailable for any reason, the transaction may not be completed. There may be limits or restrictions upon the number or frequency of payments that may be made from your Transaction Account under applicable law or under the terms of your agreement with the bank or financial institution maintaining the Transaction Account. MSCB, Inc.'s obligations under the Service are subject to any such limits or restrictions, and MSCB, Inc. has no duty to notify you of any such limits or restrictions.