

Notice to Consumers Effective January 1st, 2007

- **When you provide a check as payment you authorize us to either use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.**
 - **When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day you make your payment.**
 - **A returned check fee of \$25.00, or maximum allowable by law, will be electronically debited from your account in the event your electronic transfer is returned from your financial institution.**
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**Post at
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