

## TERMS AND CONDITIONS

### GENERAL

Please read the following terms and conditions of use carefully. By using this service, or permitting any other person or other entity to use this service on your behalf, you acknowledge that you have read these terms and conditions and that you accept and will be bound by the terms thereof. Access to this service is restricted to those persons who have a valid login account number and who have accepted these terms and conditions. Access or attempted access by unauthorized individuals may be subject to prosecution. Any use of the service is at the sole risk of the user.

### YOUR RESPONSIBILITY

You are responsible for all transfers and bill payments you authorize using the service. If you permit other persons, or other entities, to use the service by providing your login information, you are responsible for any transactions they authorize from your stored payment accounts. You should notify us immediately if you believe any of your accounts have been accessed or your login information has been taken or used without your permission.

### OUR RESPONSIBILITY

We, or a third party acting as our agent, are responsible for completing payments on time and according to your properly entered and transmitted instruction. If we do not complete payment on time or in the correct amount according to our agreement with you, we will be liable for your losses and damage. However, neither we, nor the Service Provider will be liable:

- \* If you do not have adequate money in a deposit account or sufficient available credit on a credit card to complete the transaction from the specified account, or if that account has been closed;
- \* If you have not properly followed service instructions on how to make a payment;
- \* If you have not given complete, correct and current instructions so that a payment can be made;
- \* If you request a payment amount that exceeds the minimum or maximum dollar limit for an individual payment;
- \* If we or our agent reasonably believe that a transaction may be unauthorized and based thereon the transaction is not completed;
- \* If your equipment and/or the software were not working properly and this problem should have been apparent to you when you attempted to authorize a transfer or bill payment;
- \* If circumstances beyond our or our agent's control prevent making a payment, despite reasonable precautions that we have taken. Such circumstances include but are not limited to computer failure, telecommunication outages, strikes and other labor unrest, delays caused by fires, floods, and other natural disasters.

### LOGIN INFORMATION

During your enrollment for this service, you are required to select or will be assigned a login account number. Use of this login information is the agreed security procedure to access the service. You agree to keep this information confidential to prevent unauthorized access to your accounts and to prevent unauthorized use of the service. We reserve the right to block access to the service to maintain or restore security to our site and systems, if we reasonably believe your login information has been or may be obtained or is being used or may be used by an unauthorized person(s).

#### FEES

Effective August 1<sup>st</sup>, 2011 for all payments made on this website there is a processing and handling fee of \$6.00 per transaction that is payable to Online Resources except in states where prohibited by law. This fee will appear on your account statement as a separate charge. This fee is in addition to your payment and will not be credited to your outstanding account balance with The Advantage Group. If you do not wish to incur this fee you may mail a payment. (See Contact Us for the address).

#### ERRORS AND UNAUTHORIZED TRANSACTIONS

If you believe that an unauthorized transaction has been or may be conducted to or from one of your accounts without your permission:

**\* Call Toll Free: 1-888-257-5964 Extension 2441**

**\* Write to:           The Advantage Group  
                  ATTN: Consumer Relations  
                  PO Box 93877  
                  Albuquerque, NM 87199**

In case of errors or questions about any transaction made through this service, contact us immediately. To report an error you must provide us with the following information:

- \* Tell us your name and account number(s).
- \* Describe the suspected error or the nature of the problem, or describe what information you need.
- \* Tell us the dollar amount of the suspected error.

#### BUSINESS DAYS

Our business days are Monday through Friday except Federal bank holidays.

#### BUSINESS HOURS

Although bill payment transactions will only be processed on business days, you can access these services 24 hours a day, seven days a week, except during any scheduled maintenance periods. After 8:00 p.m. Eastern Time, transactions are processed the following business day.

#### CHANGES/INTERRUPTIONS IN SERVICE

We may on a regular basis perform maintenance on our equipment or system, which may result in interrupted service or errors in the service. We also may need to change the scope of our service from time to time. We will attempt to provide prior notice of such interruptions and changes but cannot guarantee that such notice will be provided.

#### DISCLOSURE OF ACCOUNT INFORMATION

As described below, we may disclose information to third parties about your accounts if:

- \* We have entered into an agreement to have another party provide the payment service or receive your account information. We will provide the third party with information about your stored payment accounts, your service transactions, and your electronic mail messages in order to carry out your instructions;
- \* It is necessary for completing payments;
- \* It is necessary to verify the existence and condition of a billing account or payment account;
- \* It is necessary to comply with laws, government agency rules or orders, court orders, subpoenas or other legal process or in order to give information to any government agency or official having legal authority to request such information;
- \* You give us your written permission.

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