



Monthly Payment Authorization Agreement - General Terms

1. Each debit entry to the account will be for a sum which is owed to Mid Century or is a correction of a previously transmitted erroneous credit entry.
2. Any credit given to CUSTOMER for any entry is provisional until Mid Century's financial institution receives the funds. If Mid Century's financial institution does not receive the funds, CUSTOMER shall not be deemed to have paid Mid Century.
3. CUSTOMER agrees to keep sufficient funds in their account at all times to pay their accounts due to Mid Century. In the event any automatic debit or credit card fails to clear because of insufficient funds, CUSTOMER shall be charged twenty five dollars (\$25.00) for each insufficient funds transaction.
4. In the event CUSTOMER closes an account and/or closes an account and opens a new account, CUSTOMER will notify Mid Century in advance and will execute a new Agreement for Preauthorized Payments.
5. Mid Century may initiate a reversing entry as permitted by either the issuing Card Company or the National Automated Clearing House Association.
6. CUSTOMER holds Mid Century harmless and agrees to indemnify Mid Century against any loss, liability or expense, including attorney fees and expenses, resulting from or arising out of any claim of any person for any act or omission of Mid Century or any other person or entity, including any federal reserve financial institution or transmission or communication facility, any receiver or receiving depository financial institution, arising out of the preauthorized payments and other acts pursuant to this Agreement. In no event shall Mid Century be liable for any consequential, special, punitive or indirect loss or damage which CUSTOMER may incur or suffer in connection with this Agreement.
7. CUSTOMER agrees and warrants that they are an authorized user of the card or they are the only person or persons having any interest in the account at the Banking Institution designated in this Agreement.
8. Mid Century may amend the terms of this Agreement from time to time by notice to CUSTOMER. Either party may terminate this Agreement upon written notice to the other. Mid Century may terminate this Agreement for cause, without notice, which shall include but not limited to CUSTOMER's failure to maintain sufficient funds in the account to clear all debit entries initiated by Mid Century.
9. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective legal representatives, successors and assigns.
10. This Agreement shall be construed in accordance with and governed by the laws of the State of Illinois and the rules of either the issuing Card Company or the National Automated Clearing House Association.

Automatic Monthly Payment Will Be Processed On The 20th Day Of The Month.

If the above date falls on a weekend or holiday, the deduction will take place on the following business day.