

# Terms and Conditions

You are not required to pay us via our Internet payment option. However, when you choose to use this payment option you are agreeing to be bound by the terms and conditions stated below.

- You may use your checking or savings account when making a payment to us.
- You are authorized to make payments/withdrawals from the checking or savings account.
- You have sufficient funds in your checking account at the time you make each payment.
- If a payment is returned due to Non Sufficient Funds "NSF" in your checking or savings account you agree to pay a \$30.00 NSF fee.
- Payments that are returned to us as NSF may be retried two (2) times.
- You may use your credit or debit card when making a payment to us (with the exception of Visa Credit).
- After your payment has been processed you will be provided a confirmation page containing information about your scheduled payment, including a confirmation number. It is your responsibility to print this page for your records and proof of payment.
- An email confirmation may be sent to you however, we are not responsible if the email is not delivered to your email box and will not retransmit an email confirmation to you.
- You may be required to make your payment one or more days in advance of the date you want the transaction(s) to be posted to your account, in order to provide us sufficient time to process your request.

Our electronic payment service is part of the VeriSign Secure Site Program. That means that all information sent to this site during a Secure Socket Layer session (a common security protocol) is encrypted, protecting against disclosure to third parties.

Once submitted, your personal information is stored in a highly secure environment and used in the following manner:

- To conduct secure online transactions.
- To send transaction confirmation e-mail to you.

We are committed to protecting your privacy on our secure Web site, but you are encouraged to exercise caution -- especially when disclosing personal information in public areas on the Internet. These areas include chat areas, general e-mails and message boards. We strongly suggest that you keep all account information and passwords to yourself.

For more information on online privacy, visit the Federal Trade Commission's site on privacy issues.

Public Record Statement

SECURITY PRECAUTION WARNING

UNFORTUNATELY, NO DATA TRANSMISSION OVER THE INTERNET CAN BE GUARANTEED TO BE 100 PERCENT SECURE. AS A RESULT, ALTHOUGH EVERY EFFORT IS MADE TO PROTECT YOUR PERSONAL INFORMATION, WE CANNOT ENSURE OR WARRANT THE SECURITY OF ANY INFORMATION YOU TRANSMIT TO US OR FROM OUR ONLINE SERVICES, AND YOU DO SO AT YOUR OWN RISK.