

E-Bill Payment Agreement and Storage Terms

Authorization and Directive to City of Naperville (Payments made via checking accounts)

I hereby authorize the City of Naperville to initiate debit entries to the financial institution I indicate. I further authorize the financial institution to debit my referenced account.

This authority will remain in full force and effect until revoked by either myself or the City of Naperville. I will provide the City of Naperville notice of termination or any account changes, i.e., changes with the financial institution, account number, account type, etc., in such time and manner to afford the City of Naperville and the financial institution a reasonable opportunity to act upon it.

The City of Naperville reserves the right to terminate this payment plan or participation therein.

ACH Service Terms (Payments made via checking accounts)

Services

The following provisions apply to the services for Automated Clearinghouse ("ACH") transfers that the City of Naperville may provide in connection with any account maintained by the Customer with City of Naperville ("ACH Services"). The provisions of City of Naperville Account Agreement or other applicable agreement for account and Treasury Management services ("Service Agreement") are incorporated into these Service Terms by this reference. Your use of ACH Services will be deemed to be your acceptance of these Service Terms. Capitalized terms used herein and not otherwise defined shall have the same meaning specified in the e-Bill Service Agreement.

Payment Orders

City of Naperville will execute each payment order issued in the name of the Customer which: (a) is received by City of Naperville in a manner described in these Service Terms; (b) specifies the Customer's account with City of Naperville from which it is to be paid; (c) is verified as the authentic payment order of the Customer using a secure procedure; and (d) is accepted by City of Naperville ("Payment Order").

Authorization Agreement for Storage of Credit Card and/or Bank Information (Payments made via checking or credit card accounts)

By accepting "I agree to the authorization agreement for direct payment (ACH Debits) and Credit Card method storage terms and conditions and would like the payment method indicated stored for online billing" you authorize the City of Naperville to initiate debit entries as specified by you from time to time, for the amount(s) specified to the account(s) you indicate, at the credit card company and/or financial institution you indicate.

You agree that the origination of ACH transactions to your credit card or bank account(s) must comply with the laws of the United States of America.

You represent and warrant that you are legally authorized to use the account(s) that you have entered on the City of Naperville e-Bill service and authorize the City of Naperville to store all requested account information on this service.

You agree that this authorization will remain in full force and effect until the City of Naperville has received notification from you of its termination in such time and in such manner as to afford the City of Naperville and the credit card company and/or financial institution a reasonable opportunity to act on it.