

One-Time Payment ACH Terms and Agreements

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

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").