TERMS AND CONDITIONS FOR BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS

IMPORTANT ACCOUNT OPENING INFORMATION - Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. Each time an account is opened for a covered Business Account, we are required to ask you for identifying information for the individual or individuals that control your account. This information will be used to verify your identity, to determine your legal status, to control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if there are not included in this document. If the provision which is not described as applying to a particular state, applies to your account(s) held at a branch in Wisconsin, except if you reside in a state where we had a branch at that time, whereby your account will be considered held in that particular state. An account opened digitally, by mail, or by other remote means are considered held at a branch in Wisconsin, except if you reside in a state where we had a branch. This agreement is subject to applicable federal and state laws, and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). Throughout this document, when a provision is identified as being applicable to a certain state (either "In Wisconsin" or "In Michigan"), it means that the provision is only applicable if your account is held at a branch located in that particular state. All accounts opened digitally, by mail, or by other remote means are considered held at a branch in Wisconsin, except if you reside in a state where we had a branch. This agreement is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions.
2. establish or refer to coverage of transactions with which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in
   which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law. As used in this document the words "we," "our," and "us" mean the financial institution and its successors in interest and any "you" or "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases of similar import have been used throughout this agreement. Conflicts shall be construed so the singular includes the plural and the plural includes the singular.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrues. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party take regarding the account. You agree this includes us following the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when you are incurred, without notice to you.

DISPUTES - We will give only provisional credit until collection is final for any items, otherwise accepted for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you with provisional credit for the item. We do not guarantee that the item is lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was not paid by the payor, or we may pay such item to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, advice, or an opportunity to contest the charge. You agree that if we pay an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our “daily cutoff time” on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may either honor the collection or refuse to make withdrawals to enforce any item payable to you or your order for deposit to this account or any other transaction with us.

WITHDRAWALS - Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs to open the account or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us. Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check if you have authority to make withdrawals at the time the check is presented. However, if we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be for failing to honor your notice unless it precisely identifies the date, day, amount and payee.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later, if you violate our funds availability policy. You may not request that a check be honored before we pay it. If, in our discretion, we decide to correct a mistaken overdraft, we may return to the account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. See the funds availability policy disclosure for information about when you can withdraw funds from your account. Deposits to your account(s) with us. If this disclosure does not apply, you can ask us when you make a deposit that those funds will be available for withdrawal. An item may be returned after the funds from the deposit do not become available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We will make only one determination of whether to return an item. If we make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions include where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will be reversed once the amount of the hold is greater than the amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account for other transactions will be reduced by the amount of the temporary hold. Other transactions is paid against the account greater than the amount left after the deduction of the temporary hold amount, that transaction will be a nonsufficient funds (NSF) transaction if we do not pay it or an overdraft transaction if it is not paid according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Overdrafts - You understand that we, at our discretion, honor withdrawal requests that overdraft your account. However, the fact that we may honor withdrawal requests that overdraft your account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account features that might allow us to pay overdrafts on your account. If you are under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is submitted for conversion to an electronic check or its equivalent, or where an electronic check is converted into an electronic fund transfer as defined in the Electronic Funds Transfers Regulations. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to examine the check or the check image or a similar item. You agree that, as to these or any other items to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days’ notice in writing before any withdrawal or transfer of an interest in the account other than a deposit of or deposit or deposit from or to any other savings account as defined by
ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of the liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal means we have to recover any amounts transferred to the wrong account.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may make a single deposit to the account. However, we reserve the right, without notice or restriction or further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in the account(s) of the other person or persons whose account(s) are overdrawn or for whom we may have uncollected debt. We will honor a stop-payment order for a check if you have written notice of such a stop-payment order. You must make any stop-payment order in the manner required by law. We may refuse to honor a stop-payment order for a check that was presented by a person other than the authorized person. If you honor a stop-payment order for a check that was presented by a person other than the authorized person, you are responsible for the loss you incur. We must, if requested, provide you with a copy of any stop-payment order we receive within two business days after we receive it.

PAYMENT ORDER OF ITEMS - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and may result in additional fees and or interest due. This can also affect your credit score. We will pay checks and other items in the order that they are received. We may consider the date of the check and the date of the deposit, if any, and the date of the item presentation. We may honor a stop-payment order for a check if you have written notice of such a stop-payment order. You must make any stop-payment order in the manner required by law. We may refuse to honor a stop-payment order for a check that was presented by a person other than the authorized person. If you honor a stop-payment order for a check that was presented by a person other than the authorized person, you are responsible for the loss you incur. We must, if requested, provide you with a copy of any stop-payment order we receive within two business days after we receive it. If you choose to use an automated clearinghouse (ACH) to process payments, you must provide us with the necessary information to do so. You must also provide us with the necessary information to process electronic funds transfers.

ACCOUNT transfer - This account may not be transferred or assigned without our prior written consent.
If your account has been drawn to a balance of $0 for a continuous period of at least 15 calendar days, we reserve the right, at our sole discretion, to close your account without providing notice to you unless you have provided us notice of your intent to keep your account active and provided us with a reasonable opportunity to act on said notice.

You must notify us of your intent to close any account. Drawing your account to a balance does not constitute notification to us. Thus, you may still incur fees (e.g. insufficient funds fee) if your account balance falls below zero, even if you subsequently notify us that you wish to close your account. Thus, you should notify us of your intent to close your account at least 10 days before the account is closed.

ENDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature, initial, or stamp) along with the date must appear on the back of the check. If you don’t endorse your check, we may delay depositing the check until we receive your endorsement, and you may be charged a fee for the delay.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (by the appropriate official) incompetent. We may continue to honor your checks, items, and payments and to respond to legal actions against you. If you die or become incapacitated, we will have a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor named as a trustee under a written trust agreement, or as executors. You warrant that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us. This consent is regardless of whether the number we use to contact you is assigned to a cellular, wireless, or other personal telephone line outside of our regular business service, radio remote onset carrier service or any other service for which you may be charged for the call. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed “legal action” in this section), we will comply with that legal action. And, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves persons other than you. In these circumstances, we have no liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees we incur in responding to any legal action (including, without limitation, attorney’s fees and court costs) will be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

SECURITY - It is your responsibility to protect the account numbers, passwords and any other electronic access device (e.g., a debit card or telephone) you use to access your account(s). Do not discuss, compare, or share information about your account number(s) and/or passwords with anyone unless you are willing to give them full use of your account. If you give someone your account number, you give them the power to issue a payment order, whether authorized or not, as long as you permit the person to do so. You may be held responsible and may bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

You agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or positive lock, we will not be responsible for fees we charge you for such services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss. If we offered you a commercially reasonable security procedure which you rejected, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected.

TELEPHONE CONVERSATIONS - Under federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. We may use the information gathered from these recordings (including your personal information) to improve our service. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

You agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or positive lock, we will not be responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose a penalty for early withdrawal of a time account. If you don’t initiate the withdrawal. For example, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose any legal maximum by law, and we will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for such losses. In addition, we will pay you any amount you previously credited to your account (including any interest that has accrued), in advance of any late charge or other fees that we may have assessed against your account.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized change to a check that has cleared your account, we will have a reasonable period of time to investigate the facts and circumstances surrounding the claim of loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the claim. We will notify law enforcement authorities of any criminal act relating to your deposit. You will be prepared to participate in an investigation that we may decide is necessary, and that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us. This consent is regardless of whether the number we use to contact you is assigned to a cellular, wireless, or other personal telephone line outside of our regular business service, radio remote onset carrier service or any other service for which you may be charged for the call. We will not be liable for any amount you previously credited to your account (including any interest that has accrued), in advance of any late charge or other fees that we may have assessed against your account.

WAIVER OF NOTICES - To the extent permitted by law, we waive any notice of non-payment, or any notice related to the creation of a hold against your account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

SUBSTITUTE ACCOUNTS, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the
payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check and only the original check is negotiable and enforceable. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in accordance with the Check 21 Act. Unless a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOtELY CREATED CHECKS - Like a standard check or draft, a remotely created check (sometimes called a telecheck, computerized draft or computer check) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not include the signature or signature guarantee of the customer (or bank) that permitted it to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner’s name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned we owe you the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

TAXPAYERS IDENTIFICATION NUMBER - You agree to provide us with your Taxpayer Identification Number (TIN) and to identify it as your TIN. A check or draft which is not supplemented or amended in a separate written agreement signed by us. This agreement remains effective. This agreement controls funds transfers unless you subsequently agree in writing to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment that you account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refunded amount. If you can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order. Identifying number - In order to safeguard your account, if your account is an intermediate bank, beneficiary bank, or beneficiary by name and number, and we are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of government, outside agencies, or nonsalaried agents.

Duty to report unauthorized or erroneous payment - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount and to the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refunded amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order. Identifying number - In order to safeguard your account, if your account is an intermediate bank, beneficiary bank, or beneficiary by name and number, and we are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of government, outside agencies, or nonsalaried agents.

Objection to payment - If we give you a notice that reasonably identifies a payment order or amendment and your account is an intermediate bank, beneficiary bank, or beneficiary by name and number, and we are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of government, outside agencies, or nonsalaried agents.

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TAXPAYERS IDENTIFICATION NUMBER - You agree to provide us with your Taxpayer Identification Number (TIN) and to identify it as your TIN. A check or draft which is not supplemented or amended in a separate written agreement signed by us. This agreement remains effective. This agreement controls funds transfers unless you subsequently agree in writing to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment that you account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refunded amount. If you can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order. Identifying number - In order to safeguard your account, if your account is an intermediate bank, beneficiary bank, or beneficiary by name and number, and we are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of government, outside agencies, or nonsalaried agents.

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