ID: BOSO-FDC1

Payliance™

CLIENT AGREEMENT

LODGE INFORMATION

Lodge Name | Federal ID# | State ID#

PA

Lodge Address | City | State | Zip

Yes

Lodge Phone | Lodge Fax | 24 hr. fax? Y/N | Lodge e-mail

Lodge Secretary's Name | Lodge Secretary's e-mail

PA

Lodge Secretary's Address | City | State | Zip

Yes

E-mail for reports | Phone | Fax | 24 hr. Fax? Y/N

BANK INFORMATION

Bank Name | Phone | Fax (if known)

Account Name | Routing # | Account #

RECOVERY

Add the following statement to dues notices:

Returned checks are electronically re-presented and charged the State allowed fee.

NOTICE TO LODGES: Please attach a copy of a VOIDED check for each account Payliance will be servicing. Do not send a deposit slip.

CONSOLIDATED RETURNS

❑ YES, Payliance will electronically process my return items so that they are not physically returned to my bank, and I will not be charged a return item fee from my bank. Payliance is authorized to debit my account for the face amount of any return item and an additional service charge of three dollars ($3) per return item. I understand I will be charged $25.00 for each new endorsement stamp(s). I need ___1___stamp(s) and hereby authorize Payliance to debit my account for the total price of the new stamp(s), $___25.00___. This service is available for all checks less than $2500. Checks $2500 and larger shall be deposited into Lodge's bank account without using the Consolidated Returns special endorsement stamp. Lodge warrants and represents that this account will have adequate funds to cover any item(s) that are returned to Payliance through its Consolidated Returns program. Any failed attempts to recover these funds will result in a bounce fee of $40 to the lodge.

☑ NO, I am not interested in Consolidated Returns at this time, and I wish to have my return items processed through my bank. I understand I will continue to be responsible for all fees charged by my bank.

RECEIVE REPORTS VIA (check one):
❑ Fax ❑ E-mail

Comments

❑ RETURNS DEPARTMENT: Returned Deposited items should not be processed to your shop. Should you receive any return items for our account we are requesting that you treat these returns as 'not on us' items, requalify them by putting a strip on the check or putting them in a carrier with routing number (044115090) and sending them through the Fed to Huntington National Bank.

SAMPLE CODE LINE: 2 :044115090: $$$$$$

The '2' denotes a return. The 044115090 is Huntington's Centralized Return routing number. The $$$$$$ is the dollar amount.

❑ ATTN BANKER: I hereby authorize and instruct you to mail all return items, after first presentation for payment and determination of uncollectible funds, to Payliance. It is important that you forward these items after the FIRST PRESENTATION; please do not attempt to present items a second time.

This new address and authorization replaces any existing instructions, applies only to return items, and is to remain in effect until canceled in writing.

PLEASE REMIT ALL RETURN ITEMS TO:
Payliance, PO Box 1211, Oxford, MS 38655
Phone: 800-634-4484 Fax: 866-277-6199

Authorized Signature | Name Printed | Title | Date

Above mentioned Lodge retains Payliance (hereafter referred to as 'Company') to perform check recovery services.

Services and Authorization. Lodge authorizes Company to collect Lodge's returned items plus any bad check fees permitted by state law directly from the checkwriter's bank account. Lodge shall execute a bank authorization directing Lodge's bank to forward all returned items directly to Company. Lodge may accept checks under their own terms and conditions. Company does not guarantee the recovery or payment of the returned items. Lodge also authorizes Company to refer any returned items to a recovery agency or attorney for recovery, under terms consistent with this Agreement.

Cost of Service. Company shall pay Lodge an amount of money equal to the face value of the returned item, and Company shall retain the bad check fee as its compensation for its recovery services.

Duration and Cancellation. This Agreement shall continue until either party gives a 15-day written notice of termination; if a party is materially breaching the Agreement, the non-breaching party may terminate it immediately. If this Agreement is terminated for any reason, Company retains the right to complete the recovery process and collect any bad check fees for checks it has received from Lodge.

Afore mentioned Lodge also retains Company, Inc. to perform the following ACH services:

Recurring Debits - Preauthorized Bill Payment (PPD) Company will electronically debit funds from Customer's account on behalf of Lodge via the ACH Network for the purpose of securing recurring payments for Lodge's Goods and/or Services. Lodge hereby acknowledges and agrees that in order to utilize PPD services, its customers must have (a) authorized the transaction as a direct payment for recurring or multiple payments, or (b) authorized the transaction as a one-time debit for a purchase or payment, and (c) provided account information including routing number and transit number. Lodge agrees to store the customers' authorizations and account information for two years following the transaction settlement date using commercially reasonable methods to secure the same and shall make this information available to Company upon demand.

Payments by Phone (TEL). When a customer calls Client to make payment, Client electronically debits the customer's checking account with this module. Company electronically debits funds from customer's checking account on behalf of Client via the ACH Network for the purpose of securing payment for Client's goods or services. Client must give notice to the customer and obtain the customer's authorization for all transactions submitted for ACH. Such authorization shall consist of a voice recording of customer's authorization or written notification to proceed with the transaction. Said voice recording or written notice shall be stored for 2 years from the date of the transaction settlement date using commercially reasonable methods to secure the same. Client shall make this information available to Company upon demand. Company will provide Client with the language of the required notices.

Payments by Web (WEB). Company electronically debit funds from the customer's checking or savings account on behalf of Client via the ACH Network for the purpose of securing payment for Client's goods or services on customer initiated purchase transactions over the Client's Web site via the Internet. When instructed by Client, Company will credit customer's checking account on behalf of Client for the purpose of processing customer refunds and returns by Client. Client agrees to submit electronic credit transactions only in conjunction with refunds or returns of customer purchases initially transacted utilizing an ACH debit at Client's Web site. All other submissions of electronic transactions by Client shall require written approval from Company.

Client Compliance. Client agrees to comply with current NACHA rules and regulations ("Rules") regarding the processing of check transactions, including, but not limited to, the following: (a) check writer authorization for electronic settlement of check writer checks, either in writing or in an electronic format that the customer can print; (b) check writer authorization for returned check service charges; (c) retention, storage, retrieval and destruction of check writer transactions and authorization; (d) electronic settlement of corporate or other business entity checks; (e) limitations on check writer check amounts; (f) utilization of a system that includes fraud detection elements, data encryption of at least 128-bit SSL, and RDFI routing number verification; and (g) performance of annual audits to verify physical security of data and personnel access to data and network security, the results of which must be made available to the originating depository financial institution and Company upon request. Copies of all such Rules will be made available to Client by Company upon Client's request. Such Rules are hereby made part of this Agreement and incorporated herein by this reference. Client further agrees to comply with all applicable state and federal laws, statues and regulations affecting the recovery of checks.

Notices: Specific RCK notification to the consumer prior to the receipt of the payment must include the following verbiage: PPD Notification: "If your pre-authorized debit is returned to us, it will be re-presented electronically and your account will be debited for the amount pre-authorized plus a fee of $XX."

Checks Returned to the Merchant. Company will return any unpaid check item or, at the discretion of Company, an imaged copy thereof, to Merchant upon request. There is no charge for a check returned within 30 days of listing by Company. Thereafter, at the Company's discretion, Company will be entitled to receive $10.00 for each month the returned item has been maintained in the check recovery system not to exceed the maximum returned check service fee allowed by state law. Returned items cannot be returned after referral to traditional recovery or to an attorney for recovery as set forth in the Legal Process section above.

Retention of Checks. Upon termination of this Agreement, Company will retain returned items for a period not less than 1 year.

Pricing and Payment. Lodge shall make payment to Company for fees and expenses pursuant to the Fee Schedules set forth in this Agreement. Company fees and expenses will be billed monthly and Lodge authorizes us to electronically debit Lodge's bank account to which Lodge's payments and recoveries are credited, or to other account mutually agreed upon. Billing will occur on the first business day after the fifth (5th) of each month and the debiting will occur on the first business day after the fifteenth (15th) day of each month. Accounts not collected thirty-one days after billing will accrue interest at the rate of 1% per month beginning on the thirty-first day after billing until paid in full and Lodge agrees to pay us a state-allowed fee for any debits to Lodge's account which are not honored because of insufficient funds. Lodge understands that where there are multiple instances where Lodge's account does not have sufficient funds to cover returned checks that Company may require a balance to be placed into a reserve account for an amount of time specified to and agreed upon by both parties.

I hereby certify that I am duly authorized to execute this Agreement on behalf of this company. I have read, understand, and agree to all the Terms and Conditions contained in the document entitled, "General Terms & Conditions Applicable to Company Contracts–Effective 12/07."

PROCESSING

For the Grand Lodge of Pennsylvania and Lodges under its Jurisdiction

☒ Planned Payments, Web Payments, Tel Payments (PPD, WEB, TEL)

+ $0.25 / transaction + $0.10 / transaction gateway fee
+ $3/Return/Rejected Item
+ $1/Corrected Item

Please fax or email this completed agreement along with a copy of voided check (for the Lodge) to 212-333-2609.
Email: RonaldSablosky@aol.com

Authorized Signature | Name Printed | Title | Date

Rev. 10/15/2010