

Terms and Conditions Governing Electronic Payments

Automatic Payments

You understand and agree that the automatic payments will be made from your designated bank account on the scheduled withdrawal dates for the amounts due. The authorization for automatic payments shall remain in effect until you notify Edward Jones SBL, LLC (“Lender”) of its termination in such time and manner as to afford Lender a reasonable opportunity to act upon it. To discontinue automatic payments, please delete the automatic payment rule on the payment configuration screen. Please allow up to five (5) Business Days for processing your request. Automatic payments scheduled within five (5) Business Days after your request may still occur. The term “**Business Day**” means Monday through Friday, excluding federal holidays.

Application of Payments

Electronic payment requests submitted prior to 4 p.m. Central Time on a Business Day will be deemed effective that day. Electronic payment requests submitted on a date that is not a Business Day or after 4 p.m. on a Business Day will be deemed effective on the following Business Day. Please note that it may take one to two Business Days for funds to be withdrawn from your designated bank account. You agree to have the funds available in the designated bank account on the date funds may be withdrawn. If Lender is unable to electronically withdraw the funds from your designated bank account, the corresponding payment will be reversed from your Edward Jones Reserve Line of Credit.

As set forth in your Edward Jones Reserve Line of Credit Agreement, if a payment is not made by the date set forth in your monthly statement or if the payment made is less than the amount of the minimum payment set forth in your monthly statement, Lender may make an Advance to pay such minimum payment in an amount that, together with any payments made, is equal to the amount of such minimum payment. You understand that if Lender makes an Advance to pay a minimum payment, the amount of such Advance will increase the outstanding principal balance and will accrue interest at the applicable interest rates in effect under the Reserve Line of Credit, which may result in an obligation to pay interest on interest.

You authorize Lender to use a third party to process the authorized payment withdrawals and to electronically debit or credit your bank account to correct any transactions.

Important Information About Payoff Amounts

Lender may make available a future payoff amount or payoff estimate to you from time to time through the account servicing portal or other means. Lender estimates these amounts based on a number of assumptions, including: that payment is received no later than the cutoff time on the selected payment date and complies with all of the instructions for making payments; that interest continues to accrue at the current interest rate and there are no changes in interest rates, including any change to the applicable Prime Rate or Spread; that you do not take any additional Advances or make any other payments, or incur any fees or charges; and that no payments are returned. The amount actually required to pay off your Line of Credit in full may be higher than the projected payoff amount or payoff estimate. You remain liable for all amounts that remain unpaid on the Line of Credit even after you make a payment based on a projected payoff amount or payoff estimate. For more information about closing your Line of Credit, please contact your Edward Jones team.

Maintaining Accurate Information

It is your sole responsibility to ensure that your contact and billing account information is current and accurate, as well as your bank account information. Lender is not responsible for any payment processing errors or fees incurred if you do not provide accurate billing account or bank account information.

Amendments to Terms and Conditions

Lender reserves the right to change these Terms and Conditions at any time.

Disclaimer of Warranties and Limitation of Liability

The electronic payment services are provided “AS IS” without warranty of any kind, either expressed or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, or non-infringement.

In addition, Lender does not warrant, guarantee or make any representations regarding the security of bank accounts, or that the website is free from destructive materials, including but not limited to computer viruses, hackers or other technical sabotage, nor does it warrant, guarantee or make any representations that access to this site will be fully accessible at all times, uninterrupted or error-free.

IN NO EVENT WILL LENDER OR ITS AFFILIATES BE LIABLE FOR ANY DAMAGES, INCLUDING WITHOUT LIMITATION DIRECT OR INDIRECT, SPECIAL, INCIDENTAL, COMPENSATORY, EXEMPLARY OR CONSEQUENTIAL DAMAGES, LOSSES OR EXPENSES, INCLUDING WITHOUT LIMITATION LOST OR MISDIRECTED APPLICATIONS, LOST PROFITS, LOST GOODWILL OR LOST OR STOLEN PROGRAMS OR OTHER DATA, HOWEVER CAUSED AND UNDER ANY THEORY OF LIABILITY ARISING OUT OF OR IN CONNECTION WITH (1) USE OF THE WEB SITE, OR THE INABILITY TO USE THE WEB SITE BY ANY PARTY; OR (2) ANY FAILURE OR PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION; OR (3) LINE OR SYSTEM FAILURE OR THE INTRODUCTION OF A COMPUTER VIRUS, OR OTHER TECHNICAL SABOTAGE, EVEN IF LENDER OR ITS AFFILIATES, OR THE EMPLOYEES OR REPRESENTATIVES THEREOF, ARE ADVISED OF THE POSSIBILITY OR LIKELIHOOD OF SUCH DAMAGES, LOSSES OR EXPENSES.