

Valued Customer:

If you are like most people, you pay your bills by check. In fact, you spend many hours each year writing checks, addressing envelopes, finding stamps, finding a mailbox and – most important – remembering to get those checks in the mail long enough in advance to avoid late fees. One study estimated that the whole process of check-writing costs a consumer an estimated minimum of about \$100 a year in time and money.

It's the 21st Century – there is a better way. It is called auto-recurring billing and its safer, faster, cheaper and more dependable than checks.

Here is how auto-recurring billing works. You give us written authorization to have our financial institution deduct your payment from your checking or savings account, or you authorize us to charge your credit card on a regular basis. The authorization will ask for your account number and other pertinent information. We will let you know when the process will begin. From that point on, you'll never have to lift a finger to pay this bill.

This is the most confidential way you can pay your bills. And don't worry; we have absolutely no access to your account. It is a transaction from one financial institution – yours – to another – ours. And it is easy to track because it shows up on your monthly bank statement or credit card statement. You will also always receive a receipt for your payment via email.

We will continue to send you a statement each month showing the amount due and the date on which the payment will be deducted if you are paying a variable amount bill. For your convenience, these notices will arrive via email—reducing further the amount of paper cluttering your desk.

Auto-recurring billing gives you greater control over your finances and provides the record keeping you need. Because your payments are made on time, every time – even when you are ill or traveling – auto-recurring billing helps you maintain a good credit rating.

We are pleased to be able to offer this time and money saving payment method to you as a way of making your life just a little easier. Getting started is simple. Just return the enclosed authorization form today via mail or fax, or drop it off in person and we'll take care of the rest.

If you have any questions regarding our auto-recurring billing plan, please don't hesitate to call.