

It is understood that all debit entries initiated by Diciplers International, Inc. (DII) pursuant to this agreement shall be subject to the following provisions:

1. If any change is made by DII in the date of the billing cycle on or after which such entries are to be debited to such account, DII shall, within not less than seven (7) calendar days before the first entry to be affected by such change is to be debited to such account, send to Customer written notification of the new date on or after which such entries are to be debited to such account.
2. **Customer** may by notice to **Bank** stop payment of any entry initiated or to be initiated by DII to **Customer's** account pursuant to this agreement but such notice must be received by **Bank** in time and in such manner as to afford **Bank** a reasonable time to act on it. An oral notice shall be binding on **Bank** only for fourteen (14) days unless confirmed in writing within that period.
3. If an entry is erroneously initiated by DII to **Customer's** account, **Customer** shall have the right to have the amount of such entry credited to such account by **Bank** if within fifteen (15) calendar days following the date on which **Bank** sent or made available to **Customer** a statement of account or notification pertaining to such entry. **Customer** shall send or deliver to **Bank** a written notice identifying such entry, stating that such entry was in error and requesting **Bank** to credit the amount thereof to such account.

It is also understood that if a transaction is rejected because of insufficient funds, I will pay a \$15 rejection fee.