

CHECK BY FAX AUTHORIZATION

FAX TO 1-559-432-6220

FlexToday, Inc. utilizes a process called electronic check conversion to handle the processing of payments. Electronic check conversion is a process in which your check is used as a source of information— for the check number, your account number, and the number that identifies your financial institution. The information is then used to make a one-time electronic payment from your account—an electronic fund transfer (EFT). The check itself is not the method of payment.

If you send your completed, signed check to us by fax on this form, you authorize us to copy your check and to use the account information from your check to make an electronic fund transfer from your account for the same amount as the check.

Please tape your completed check payable to FlexToday, Inc. below:

By presenting your completed check on this form, you authorize FlexToday, Inc. to initiate a debit entry to withdraw funds from your account as shown on the check. This authority is to remain in full force and effect until FlexToday, Inc. has received written notification from me (in care of the address shown below) of its termination in such time and in such manner as to afford FlexToday and the Depository a reasonable opportunity to act on it.

Employee/Former Employee Name _____

Reason for the payment: _____

SIGN HERE:

_____ Date _____

The Check-By-Fax option may cause your payment to be withdrawn from your account faster than a normal check, frequently within 24 hours of its receipt. By presenting us with a copy of your check by fax or in scanned/electronic methods, you, you have also agreed to pay a Non-Sufficient Funds (NSF) fee of \$25 if your bank rejects or dishonors your payment due to insufficient funds. If your check is rejected or dishonored by your bank, the COBRA premium payment grace period **will not** be extended. If your payment is rejected by the bank, we may resubmit your original check amount plus the \$25 fee. If your check is rejected by your bank more than twice in any year, we reserve the right to refuse to accept checks from you and to require another form of payment.

When checks are processed electronically, your rights, remedies, and potential losses are governed by the federal Electronic Funds Transfer (EFT) Act. For more information regarding electronic check conversion and your rights and options, we suggest the following publication: <http://www.federalreserve.gov/pubs/checkconv/checkconv.pdf>