

Payment-Related Fees.

Dishonored Payment Fee. To the extent permitted by law, if any check or other payment you present to us is returned unpaid, you will pay us a dishonored payment fee under this Agreement in the amount allowed by your state of residence. If your State of residence is not listed below, the fee assessed will be \$20.00.

DE, MS,SD	\$40.00
AL, GA, HI, MN, MT, ND, SC, TN, WY	\$30.00
CO, IN, LA, NH, NC, OK, OR	\$25.00
MD, MO, NE, TX	\$15.00
AZ, KS	\$10.00

Expedited Payment Fees. A charge of \$10.00 will be assessed for payments made over the phone with one of our service representatives using a checking account, a debit card or credit card. This charge will not be assessed to residents of KY or TN.