WIRE FUNDS TRANSFER
SECURITY PROCEDURES

This sets forth the Security Procedures agreed upon by the Company and the Bank with respect to all wire funds transfers (or amendments or cancellations thereto).

Use of User ID and Password

The Security Procedures agreed upon by the parties for verifying the authenticity of Wire Transfers is the use of a log-in identification code ("User ID"), unique authentication code(s) ("Password") and Secure Access Code. Except as otherwise provided herein, the Company agrees to use the User ID, Password and Secure Access Code to authenticate all Transfers and related messages transmitted through The Bank's Online Banking.

The Bank shall provide the terms and procedures for using the User ID, Password and Secure Access Code including any other additional documents and correspondence relating to the User ID and Password (collectively referred to as "Online Banking Access") only to an officer or other authorized person(s) of the Company as being authorized to use and receive the same ("Company Administrator"). The Company Administrator shall issue and disseminate the Online Banking Access only to those individuals who are authorized by the Company to initiate and transmit Entries to the Bank on behalf of the Company ("Authorized User"). Each Company Administrator shall also be deemed to be an Authorized User.

The Company shall ensure that only Authorized Users who have been authorized by the Company may use the Wire Transfer services. The Company shall be solely responsible for controlling and monitoring the use of the Password and User ID and maintaining the confidentiality of such procedures and any other Online Banking Access and documentation. The Company shall instruct all Company Administrators and Authorized Users to treat the security procedures with extreme care. The Company shall notify the Bank immediately of any unauthorized disclosure or use of the User ID and Password, including without limitation, if an Authorized User is no longer employed by the Company, by telephone at (585) 394-4260 with a confirmation followed in writing. The occurrence of unauthorized access will not affect any transfers the Bank makes in good faith prior to receipt of such notifications and within a reasonable time period thereafter to prevent unauthorized transfers.

The Company shall utilize the Company's User ID and Password to access the Online Banking service to transmit Wire Transfers. The Bank may act upon any Transfer upon verification of the Company's User ID and Password. The Company agrees that the use of these Security Procedures constitute commercially reasonable methods of providing security against unauthorized Transfers. The Bank will have no obligation to act upon any Transfer unless and until such Transfer is verified in accordance with the agreed upon Security Procedures, and the Company shall indemnify and hold the Bank harmless from any loss suffered or liability incurred by the Bank in refraining from executing any Transfer after all reasonable efforts to verify the same in accordance with the Security Procedures have failed or in delaying execution until such verification is obtained. A Wire Transfer received by the Bank shall be effective upon the Company, whether or not authorized and regardless of the actual identity of the transmitter thereof, if such instruction is sent using the Security Procedures set forth herein. If a Wire Transfer entry (Transfer) received by the Bank was transmitted or authorized by the Company, the Company shall pay the Bank the amount of the Transfer, whether or not the Bank complied with the Security Procedures and whether or not that Transfer was erroneous in any respect or that error would have been detected if the Bank had complied with such procedures.
Verification of Payment Orders

Test Codes
- Each Transfer request must include a test code specifically issued to the Company from the Banking Operations department. Test codes are unique identifiers and serve as additional Company identification and authentication. Test codes are required for online and offline wire transfer requests. Company is responsible for maintaining the security of test codes.

Call Back Verification
- Wire Transfer requests originated offline must be delivered to the Banking Operations department by phone, facsimile transmission or email and appropriate test codes utilized.
- All offline Wire requests will be verified by phone with the initiator via contact information provided by the Company in the Online Banking agreement.

Transaction Authorization Codes (TAC’s)
- TAC’s are required for all online wire transfer requests. TAC’s may be delivered via mobile text message or verbal telephone receipt.

Telephonic, Facsimile and Other Written Instructions

A Company providing the Bank a telephonic, facsimile transmission or by any other writing shall transmit the Wire Transfer order to the Bank at the telephone or fax number or location designated from time to time by the Bank for that purpose. The person shall represent herself or himself as an Authorized User by supplying the Bank the name and signature of an Authorized User on the facsimile or written instruction.

The Bank shall then:
1. Obtain from that person the Code assigned to that Authorized User
2. Obtain the wire transfer order from the Authorized User
3. Place a telephone call to the Authorized User at the telephone number designated by the Company for such person
4. Request to speak to the Authorized User
5. Obtain the Code assigned to that Authorized User from the person purporting to be the Authorized User and then confirm the wire transfer order by obtaining from that person data regarding the amount of the wire transfer, the beneficiary and beneficiary’s account.
6. Any other measures as we may deem appropriate or necessary

Initiation of Wire Transfers through one of our branch offices by telephone is; however we reserve the right, in our sole discretion, to refuse to accept any wire transfer instructions you submit to us by those means.

The Company agrees to be bound by any payment order (whether or not authorized) issued in its name and accepted by the Bank in compliance with these procedures.

Company acknowledges that the Security Procedures are commercially reasonable in the context of the Company’s operation, requirements and internal procedures. The Security Procedures set forth above are approved by the Company.

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