

Important Disclosures regarding Automated Clearing House Transactions

Credit given by Blue Ridge Bank, N.A. with respect to an automated clearing house credit entry is provisional until the Bank receives final settlement for such entry through a Federal Reserve Bank. If the Bank does not receive such final settlement, you are hereby notified and agree that the Bank is entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, the Bank is not required to give next day notice of receipt of an ACH item and we will not do so. However, the Bank will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Blue Ridge Bank, N.A. may accept payments to your account on your behalf which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the Commonwealth of Virginia as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Important Disclosure – Two Signatures Required

We **do not** establish accounts that require two (2) or more signatures on any items that may be drawn on the Account. If, for example, you state “requires two signatures if greater than \$1,000”, you acknowledge that such a provision is solely for your personal or internal control purposes. You shall indemnify and hold us harmless for losses due to paying any item bearing at least one authorized signature.