

Provident Bank 

Provident
Municipal Bank 

**INTERNET BANKING
SERVICES AGREEMENT**

Internet Banking Services Agreement

This Agreement applies to the Internet Banking Services provided to you by Provident Bank (the "Bank"). The Bank's Internet Banking Services ("IBS") have a number of features: Internet Banking, Internet Bill Payment, Electronic Statement Delivery ("E-Statement"), Bank-to-Bank Transfers and Mobile Banking. Internet Banking is always included in IBS, but Internet Bill Payment, E-Statement, Bank-to-Bank Transfers and Mobile Banking are included in IBS only if you elect them in your IBS application or if you sign up for them on-line. This Agreement is used in conjunction with the Deposit Account Agreement which covers account terms and conditions.

Please see your EFT Disclosure Statement for additional terms and conditions for electronic funds transfer transactions.

If your account is at Provident Municipal Bank, Internet Banking is provided by Provident Municipal Bank. You may review the Internet Banking Services Agreement by clicking the above link. All references contained within the Internet Banking Services Agreement to "Provident Bank" shall be deemed to mean "Provident Municipal Bank".

Internet Banking

Subject to the provisions of this Agreement, Internet Banking can be used to (a) give an order to the Bank to make a transfer of funds from any of your deposit accounts to any other of your deposit accounts or any of your loan accounts as long as your IBS application designates the account from which the transfer is to be made as an account from which transfers can be made, (b) request from the Bank available information concerning any of your deposit accounts and transactions involving any of your deposit accounts, (c) establish "Alerts", which are electronic messages that may be generated and sent to you when certain events occur or when your account reaches a certain balance, and/or (d) give an order to the Bank to stop payment on any check issued on one of your deposit accounts with the Bank.

Internet Bill Payment

Subject to the provisions of this Agreement, Internet Bill Payment can be used to (a) give an order to the Bank to make a non-recurring payment from your payment account, (b) give an order to the Bank to make a series of recurring payments of the same amount from your payment account, (c) give an order to the Bank to edit, by changing or canceling, an order to make a future payment from your payment account that was previously given through Internet Bill Payment, (d) give an order to the Bank canceling as to future payments an order to make a series of recurring payments of the same amount from your payment account that was previously given through Internet Bill Payment and (e) request from the Bank available information concerning payments from your payment account made through Internet Bill Payment. Any payment from your payment account made through Internet Bill Payment will be made by either a check or an electronic transfer of funds to the payee. Because the payee from your payment account made through Internet Bill Payment will not receive a payment stub with the payment and because the payee may process payments made without a payment stub at a different location than is normally the case or may take longer than is normally the case to process those payments, it may be advisable for you to verify with the payee the address to which the payment should be sent and the period of time required for the posting of the payment.

E-Statements

Subject to the provisions of this Agreement and the E-Statement Disclosure, which is incorporated herein by reference, by enrolling for E-Statements you can receive your statements electronically (via email). You must agree to the terms of the E-Statement Disclosure before electing to receive E-Statements.

Mobile Banking

Subject to the terms of this Agreement, Mobile Banking can be used to conduct Internet Banking and certain Internet Bill Payments (one-time immediate bill payments to existing payees) and to view Alerts from your mobile device, as long as it is web-enabled and allows secure SSL traffic. SSL stands for Secure Sockets Layer which provides secure communications via encryption on the Internet.

Bank-to-Bank Transfers

Subject to the provisions of this Agreement, Bank-to-Bank Transfer services can be used to transfer funds to and from your deposit accounts at the Bank to and from your designated external deposit accounts.

Definition

In this Agreement, (a) "we," "us," "our" and "ours" mean the Bank, (b) "you" and "your" mean anyone who signs an application for IBS, (c) "your application" means your IBS application as submitted to us or as changed by any updating information submitted to us at any time, whether through the Internet, in writing or in any other way, (d) "your deposit accounts" means all deposit accounts with us that are designated in your application and are approved by us as deposit accounts accessible through IBS, (e) "your loan accounts" means all loan accounts with us that are designated in your application and are approved by us as loan accounts accessible through IBS, (f) "your payment account" means, if Internet Bill Payment is elected in your application, whichever of your deposit accounts is designated in your application as the demand deposit or NOW account to be used for the payment of bills through Internet Bill Payment, (g) "your line of credit account" means your overdraft line of credit, (h) "the Bill Payment Processor" means the bill payment processor that provides services to us in connection with Internet Bill Payment and (i) "your identification numbers" means all the customer identification numbers and personal identification numbers assigned to you by us or chosen by you for use with IBS, and (j) "Business Day" is every day except Saturday, Sunday, and Federal holidays.

Computer Related Equipment and Software

The installation, maintenance, operation and use of the computer, related equipment (for example, modem, telephone and other telecommunications equipment) and software you use for IBS are your responsibility. EXCEPT AS SPECIFICALLY PROVIDED IN THIS AGREEMENT, OR TO THE EXTENT APPLICABLE LAW REQUIRES A DIFFERENT STANDARD, WE WILL NOT BE RESPONSIBLE FOR ANY LIABILITY, LOSS, INJURY OR DAMAGE (WHETHER DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL OR PUNITIVE) IN ANY WAY ARISING OUT OF (A) ANY FAILURE OR MALFUNCTION OF, OR ANY COMPROMISE OF DATA SENT TO US

USING ANY TELEPHONE, INTERNET ACCESS OR OTHER SERVICE YOU USE TO CONNECT TO IBS, (B) ANY VIRUS OR SIMILAR PROBLEM RESULTING FROM THE USE OF IBS, OR (C) ANY ERROR IN THE INSTALLATION, MAINTENANCE, OPERATION OR USE, OR ANY CONFIGURATION PROBLEM OR INCOMPATIBILITY, OF SUCH COMPUTER, RELATED EQUIPMENT OR SOFTWARE.

Identification Numbers

Your identification numbers will be used to initiate orders through IBS. A customer identification number called Internet Banking ID and a Password will be required for use with Internet Banking. We will assign the customer identification number to you, but you can rename it with an alias.

Your Responsibility for Transactions

You will be responsible for each transaction ordered through IBS by you and by all other people or entities using your identification numbers to access and use IBS.

Limitations Applicable to Transactions

The following limitations apply to transactions ordered through IBS:

- a. You may not transfer funds from any of your deposit accounts through Internet Banking or Bank-to-Bank Transfer services, and you may not pay bills through Internet Bill Payment-if you do not have an unrestricted right to withdraw funds from the account (for example, if 2 or more persons are required to sign a check written on the account or withdrawal form for the account).
- b. Any transfer of funds from any of your deposit accounts ordered through Internet Banking, any payment from your payment account ordered through Internet Bill Payment, and any transfer of funds from any of your deposit accounts through Bank-to-Bank-Transfer services will be subject to the funds being available for withdrawal from the account when the order to us ordering the transfer or payment is to be charged against the account. Notwithstanding anything to the contrary, failure to maintain adequate available funds may result in the cancellation of any or all of the IBS services.
- c. Any transfer of funds from your overdraft line of credit or your home equity line of credit ordered through Internet Banking will be subject to the funds being available as credit under the account when the order to us ordering the transfer is to be charged against the account.
- d. If, when any order to us to make a transfer of funds from any of your deposit accounts given through IBS is to be charged against the account, the amount of the transfer or payment exceeds the amount of money available for withdrawal from the account (taking into account, if the account is tied to an overdraft line of credit, the amount of credit available under that line of credit), we can either (i) make the transfer or payment, in which case you will be liable for the excess, or (ii) refuse to make the transfer or payment. In either case, you will be liable for any fee applicable to the withdrawal or attempted withdrawal of money from the

account in excess of the amount of money available for withdrawal from the account.

- e. For reasons of security, we can at any time and without giving you any notice that we are going to do so refuse to honor any order to us to make a transfer of funds from any of your deposit accounts with Internet Banking or Bank-to-Bank Transfer services or any order to us to make a payment from your payment account given through Internet Bill Payment. For example, we can do so if, for reasons of security, we believe that it is advisable to limit the dollar amount or frequency of transfers of funds from any of your deposit accounts ordered through Internet Banking or payments from your payment account ordered through Internet Bill Payment.
- f. We can, at any time and without giving you any notice that we are going to do so, refuse to honor any order to us given through IBS if the order reasonably appears to us to be fraudulent or erroneous, but we have no obligation to determine, before honoring an order given through IBS, whether the order is fraudulent or erroneous.
- g. Under Federal law, if any of your deposit accounts are a savings or money market deposit account, during any monthly statement cycle you can make no more than 6 transfers of funds from the account that are (i) transfers of funds to any other of your deposit accounts through Internet Banking, (ii) transfers of funds to any of your designated external accounts through Bank-to-Bank Transfer services, (iii) preauthorized, automatic or telephonic transfers of funds to any other of your deposit accounts or to a third party, or (iv) transfers of funds from the account using a check, draft, debit card or similar order made by you and payable to a third party.
- h. Except as otherwise provided hereinafter for Bank-to-Bank Transfers, if an order to us to make a transfer from any of your deposit accounts or any of your line of credit accounts given through Internet Banking is received by us on any of our Business Days BEFORE 9:00 p.m. eastern United States time, the order will be processed and charged against the account that day. If the order is received by us on any of our Business Days after 9:00 p.m. eastern United States time or on a day that is not any of our Business Days, it will be processed and charged against the account on our next Business Day.
- i. No order to us to make a current day transfer from any of your deposit accounts given through Internet Banking or Bank-to-Bank Transfer services can be canceled after it is given to us. Future dated transfers or recurring transfers, including Bank-to-Bank Transfers, can be cancelled if you sign onto Internet Banking and cancel the transfer before the cut-off time the day prior to the scheduled transfer date. For Bank-to-Bank Transfers the cut-off time is 4:30 p.m. and for all other transfers the cut-off time is 9:00 p.m.

Internet Bill Payment Provisions

- a. The payee of any payment from your payment account ordered through Internet Bill Payment (i) must be located in the United States, and (ii) cannot be a party that we regard as ineligible for payment through Internet Bill Payment.

- b. No payment from your payment account can be ordered through Internet Bill Payment in an amount greater than the limits established for Bill Payment, which are available upon request.
- c. For a series of recurring payments from your payment account to be ordered through Internet Bill Payment, the payments must be (i) equal in amount, (ii) payable to the same payee and (iii) payable weekly, semi-monthly or monthly at regular intervals.
- d. We can at any time and without giving you any notice that we are going to do so refuse to honor any order to us given through Internet Bill Payment if, because the order identifies the same payee, payment date and amount, it appears to duplicate another payment ordered through Internet Bill Payment, but we have no obligation to determine, before honoring any order given to us through Internet Bill Payment, whether the payment ordered by you would duplicate another payment ordered by you.
- e. You will be responsible for giving any order to us to make a payment from your payment account through Internet Bill Payment in sufficient time for the order to be processed and the payment to be sent so that it is received by the payee of the payment by the date it is to become due without taking into account any grace period provided by the payee, and you will be responsible for all consequences of your not doing so (for example, any finance or late charge resulting from the payment being made late). If the payment is to be made by an electronic transfer of funds to the payee, up to 3 of our Business Days after the Business Day on which we receive the order will be necessary to allow for processing of the order so that the payment is received by the payee on the anticipated date. If the payment is to be made by the preparation and sending to the payee of a check, up to 7 of our Business Days after the Business Day on which we receive the order will be necessary to allow for the order so that the payment is received by the payee by the anticipated date.

Editing Future Payments

You may use Internet Bill Payment to edit, by canceling or changing, future payments. The editing instruction must be received by 9:00 p.m. of the Business Day prior to the Business Day on which the payment is scheduled to be made.

Stopping Payment

- a. *Checks Drawn on Your Checking Account*
To place a stop payment order on a check you have written, you may send an electronic instruction through Internet Banking. You must transmit to us the exact amount of the item, the number of the check, and the number of the account; otherwise, the Bank's computer may not catch the stop payment order. The Bank is not responsible if the information transmitted does not exactly match the item you intended to stop. The Bank is entitled to a reasonable period of time after you give a stop payment order to act upon the instruction. An electronic stop payment order is effective for 6 months, unless renewed by a subsequent electronic instruction prior to the order becoming ineffective. If the Bank recredits your account after paying a check over a stop payment order, you agree to sign a

statement describing the dispute with the payee, to transfer to the Bank all of your rights against the payee or other holder of the check, and to assist the Bank in legal action taken against that person. Except as required by law, the Bank will not honor stop payment orders on teller's checks, official checks, cashier's checks, guaranteed checks or certified checks.

- b. *Stopping Payment on Checks Issued Through Internet Bill Payment*
To issue a stop payment order on a check issued in accordance with your Bill Payment order through Internet Bill Payment, you must contact Bill Payment Customer Service by telephone. Such stop payments may be made only in accordance with procedures in effect at the Bill Payment Processor.
- c. *Stopping Payment on Electronic Transfer of Funds*
You may not stop payment on any electronic transfer of funds. You may, however cancel an order regarding a future payment as described in the section "Editing Future Payments" above.

Mobile Banking Provisions

By enrolling for and using the Mobile Banking service, you agree to the following:

- a. There is no service fee for this service but you are responsible for any and all charges, including, but not limited to, fees associated with text messaging imposed by your communications service provider.
- b. We may send Alerts or Provident Mobile Banking messages through your communication service provider in order to deliver them to you and you agree that your communication service provider is acting as your agent in this capacity. You agree to provide a valid phone number, e-mail address or other delivery location for these services so that we may send you certain information about your applicable account. Additionally, you agree to indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your provision of a phone number, e-mail address, or other delivery location that is not your own or your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of the Agreement.
- c. Alerts and Mobile Banking services are provided for your convenience and do not replace your monthly account statement (s), which are the official record of your accounts.
- d. We will use commercially reasonable efforts to secure the Mobile Banking service to prevent access by unauthorized persons and to prevent the introduction of any malicious code, such as a computer virus. However, no security system is failsafe and despite our efforts the security of the Mobile Banking service could be compromised or malicious code could be introduced by third parties.
- e. You agree that Alerts and information delivered through Mobile Banking may not be encrypted and may include personal or confidential information about you such as your account activity or status, and for phone Alerts, may be delivered to voicemail or answering machines if someone doesn't answer the number you provide.

- f. Receipt of each Alert or account information through Mobile Banking may be delayed or impacted by factor(s) pertaining to your internet service provider(s), phone carrier(s), or other parties. We will not be liable for losses or damages arising from any disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, the Alerts or account information sent through Mobile Banking.
- g. Mobile Banking is only available to customers who have a deposit or loan account with us.

Bank-to-Bank Transfers

a. Eligibility

To use Bank-to-Bank Transfer services you must maintain at least one eligible deposit account with Provident Bank and at least one deposit account at another financial institution, as designated by you when you apply for this service on line, ("External Account".) The account holder of the External Account must be the same individual as the account holder of the deposit account at the Bank, who is authorized to access IBS.

b. Limits on Amount of Transfers

Transfers to or from External Accounts may be made in amounts not greater than the limits indicated on the *Bank-to-Bank Transfers / New Transfers* screen on your Internet Banking web page. These limits are subject to change from time to time.

c. The Scheduled Transfer Date

The Business Day on which you instruct us to transfer funds to or from an External Account is called the "Scheduled Transfer Date." Transfer instructions to or from an External Account must be submitted BEFORE 4:30 p.m. ("Cut-Off Time") to be processed on the current Business Day. If the Bank receives transfer instructions after the Cut-Off Time or on a non-Business Day, the Bank will begin processing the transfer on the following Business Day.

d. Editing Instructions

You may use the Bank-to-Bank Transfer services to edit, by canceling or changing, future payments. The editing instruction must be received by the Cut-Off Time of the Business Day prior to the Scheduled Transfer Date.

e. Requirement for Maintaining Sufficient Available Funds

You authorize the Bank to debit the account designated by you from which a transfer is being requested ("From Account") and you agree to have sufficient funds available in your From Account on the Scheduled Transfer Date to cover the amount of each such transfer you schedule and any fees that might be associated with such transfer. We will not be obligated to make any transfer you may request unless there are sufficient funds available in your From Account to cover the transfer on the Scheduled Transfer Date. If you enter instructions to do a one time transfer on the same day as the date the instructions are entered (or the next Business Day) and there are insufficient funds available to cover the transfer, the transfer will be denied. In the case of transfers scheduled to occur at a future

date (only Business Days may be selected for such future date transfers), if sufficient funds are not in your account on the Scheduled Transfer Date, we will automatically try to debit your account on each consecutive Business Day until the funds are available, up to a maximum of two succeeding Business Days. After the second and final attempt, the transfer request will be cancelled.

f. *Transfers to External Accounts*

Transfers to an External Account will be deducted from your From Account held by the Bank on the Scheduled Transfer Date and will usually be reflected in your External Account no later than three (3) Business Days after the Scheduled Transfer Date. Instructions for transfers from External Accounts that we receive before the Cutoff Time on a Business Day will be sent to the financial institution holding your External Account on the same day for processing. However, transfers from External Accounts are subject to the processing times of the financial institution holding your External Account.

g. *NACHA, ACH and other Rules*

Transfer instructions relating to External Accounts and the transmission and issuance of data related to such instructions shall be received pursuant to the terms of this Agreement and the rules of the National Automated Clearing House Association ("NACHA") and the applicable automated clearing house ("Regional ACH") (collectively, the "Rules") and you and the Bank agree to be bound by such Rules as in effect from time to time. In accordance with such Rules, any credit to your deposit account held by the Bank or your External Account shall be provisional until such credit has been finally settled by the Bank or the third party financial institution which holds your External Account, as the case may be. (Funds in your deposit account held by the Bank are made available based on the Funds Availability Schedule.) You acknowledge that you have received notice of this requirement and of the fact that if the Bank does not receive final settlement for a transfer for any reason, the amount of such transfer will be charged back to the account from which the funds were withdrawn. If the Bank suffers a loss for any reason, the Bank may offset the amount of the loss from any other of your accounts or claim a refund from you.

h. *Fees*

The Bank does not currently charge any fees for Bank-to-Bank Transfers. Fees may be imposed at a future time and are subject to change from time to time upon notice to you as may be required by law. If we process a transfer in accordance with your instructions that overdraws your account, we may assess a fee or charge interest for any such overdraft in accordance with the terms of your Deposit Account Agreement.

Information Aggregators

Some people arrange with an information aggregator, or "screen scraper," to have all their personal financial information- bank accounts, brokerage accounts, credit card transactions, mortgage, investments, and even mileage awards – in one place on the web. To make this possible, people must give their user ID and password to various online accounts so that the information can be viewed on the information aggregator's website. If you voluntarily give your account information to an information aggregator or screen scraper, you recognize that

you do so at your own risk. You understand we cannot verify the identity of the person gaining access to your account(s), whether that person is you, another individual to whom you have given your account information, or an information aggregator. If you share your account number with others, you agree that we will not be liable for the consequences. We may terminate your access to our online services if we have reason to believe an information aggregator or screen scraper is gaining access to your accounts.

General Provisions

Changes to a Service

You may request us to change the processing instructions for any IBS services (the "Services") at any time. We are not obligated to implement any requested changes until we have had a reasonable opportunity to act upon them. In making changes, we are entitled to rely on requests purporting to be from you. For certain changes, we may require that your requests be in writing, in a form and manner acceptable to us, or be from an authorized person you designate. In addition, certain requests for changes may be subject to our approval.

Whenever you use any of the IBS services covered by this Agreement, you agree to be bound by these terms and conditions. We may change the terms and conditions at any time, without prior written notice. We will post notice of any changes and the effective date of the changes on the Account Log-On page for Internet Banking Services at www.providentbanking.com. Your continued use of the IBS services, after the effective date of the change, will indicate your agreement to the change.

Check Imaging

Images of your cancelled or substitute checks will be available to you through IBS for viewing and printing. Other than making these images available through IBS, we will not return your cancelled or substitute checks (even if a provision in the Deposit Account Agreement says we will). You agree that viewing these images through IBS is deemed a reasonable manner of making checks or other items available to you for purposes of complying with the requirements of applicable law, including Section 4-406(1) of the New York State Uniform Commercial Code. Once you receive your statement, you must exercise reasonable care and promptness to examine it and the images available through IBS in order to discover any unauthorized signature or alteration and you must notify us promptly.

Communications

Any written notice or other written communication to be given under the terms of this Agreement will be addressed to the applicable address specified on your Application (either email or mailing address). Notices are effective upon receipt, except as otherwise provided in this Agreement.

You agree that we may electronically monitor and/or record any telephone communications with you as permitted by law. If our records about any such communication are different from yours, our records will govern.

Disclosure of Account Information To Others

We will disclose information to third parties about you and your accounts as set forth in our Privacy Notice. Please refer to the Provident Bank Privacy Notice and Terms and Condition of Use, which can be found on the website.

Total Agreement

Except for any agreement between you and us concerning any deposit account, loan account or transfer of funds, this Agreement constitutes and represents the entire agreement between you and us regarding the IBS we provide you and supersedes and extinguishes all prior agreements, understandings, representations, warranties and arrangements of any nature, whether oral or written, between you and us relating to such Service. This Agreement will be controlling in the event of any conflict between it and any other document or written or oral statement.

This Agreement is not for the benefit of any other person, and no other person has any right under this Agreement against you or us, and nothing contained in this Agreement creates any agency, fiduciary, joint venture or partnership relationship between you and us.

Notice of final agreement. This written agreement represents the final agreement between us and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

General Obligations

We are responsible only for performing the Internet Banking Services expressly provided for in this Agreement. We may contract with an outside vendor in providing any part of this Service.

With respect to the IBS, we will provide you with assistance by telephone at the numbers and during the hours specified by us in writing from time to time.

You are responsible for maintaining the security of your data and ensuring that it is adequately backed-up. We are not responsible for your loss of your data.

Severability, No Waiver

If any provision of this Agreement or the application of any such provision to any person or set of circumstances is determined to be invalid, unlawful, void or unenforceable to any extent, the remainder of this Agreement, and the application of such provision to persons or circumstances other than those as to which it is determined to be invalid, unlawful, void or unenforceable, are not impaired or otherwise affected and continue to be valid and enforceable to the fullest extent permitted by law.

No delay or failure to exercise any right or remedy that we may have under this Agreement will be deemed to be a waiver of such right or remedy. No waiver of a single breach or default under this Agreement is a waiver of any other breach or default. Any waiver under this Agreement must be in writing.

Governing Law

This Agreement is governed by and interpreted according to (i) the law of the State of New York, without reference to the principles of conflicts of law of such state and (ii) to the extent applicable, U.S. Federal law.

Limitation of Liabilities

We are liable to you only for actual damages incurred as a direct result of our failure to exercise reasonable care in providing this service. We may contract with an outside vendor in providing this service. While the outside vendor may be liable for any failure to exercise reasonable care in providing services, in no event will the Bank be responsible for an outside vendor's liability.

In no event will we be liable for any indirect, consequential or punitive loss, damage, cost or expense of any nature (even if advised of the possibility of such loss, damage, cost or expense), including, without limitation, any economic loss or damage, expense and loss of business, profits or revenue, goodwill and anticipated savings, loss of or corruption to your data, loss of operation time or loss of contracts.

We will not be responsible for the acts or omissions of you or your agents (including but not limited to the amount, accuracy, timeliness or authorization of any instructions or information from you) or the acts or omissions of any other person or entity, including but not limited to any clearing house association or processor, any U.S. Federal Reserve Bank, any other financial institution or any supplier, and no such person or entity will be deemed our agent.

We will not be liable for and will be excused from any failure or delay in performing our obligations for any Service if such failure or delay is caused by circumstances beyond our control, including any natural disaster (such as earthquakes or floods), emergency conditions (such as war, riot, fire, theft or labor dispute), legal constraint or governmental action or inaction, breakdown or failure of equipment, breakdown of any supplier, or your act, omission, negligence or fault.

We also will not be liable for any failure to act on our part if we reasonably believed that our action would have violated any law, rule or regulation.

Payment for Services

You will pay us for the Internet Banking Services you use according to our schedule of charges in effect from time to time and you authorize us to charge the fee against any of your deposit accounts, established now or in the future.

Termination

Either you or we may terminate any or all Services upon 30 calendar days prior written notice to the other party. Notwithstanding the foregoing sentence, we may terminate any or all Services effective immediately in the event of your breach of this Agreement. Termination of a Service you use does not affect your payment obligations for services we provide to you before the Service is terminated.

Effective Date: October 3, 2011