



ARTICLE 4A DISCLOSURE NOTICE

Provisional Payment Disclosure

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

Notice of Receipt Disclosure

Credit given by West Shore Bank to you with respect to an Automated Clearing House credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you (your account) 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 the amount of such entry.

Choice of Law Disclosure

We may accept on your behalf payments to your account 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 state of Michigan unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.

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