

Agreement for Outgoing Wire Transfers

Responsibility of the Bank. The Bank is only responsible for making a good faith effort to execute the payment order described in the Outgoing Wire Transfer Request (the "Order") on the business day received prior to the deadline of 1:30p.m.; otherwise- it shall be made the following business day. Business days are days in which the Bank is open for business and excludes weekends and Bank holidays. The Order may be sent by wire, telegraph, telephone, cable, or whatever other transmission method the Bank considers to be reasonable. The Order may be transmitted directly to the Beneficiary Bank through another Bank, government agency, or other third party that the Bank considers to be reasonable. Additionally, wire transfer fees are subject to change without notice, please check with the financial institution before committing an order for an outgoing wire transfer.

Agent. Bank may use agents of its choice to perform any of its obligations

Limitation of Liability. The Bank will not be liable for any loss or damage due to the failure, delay, or error of: (1) the method of the transmission selected by the Bank, (2) a third party selected by the Bank to receive the Order, or (3) the Beneficiary Bank. **IN NO EVENT WILL THE BANK BE LIABLE FOR DAMAGES ARISING DIRECTLY OR INDIRECTLY IF THE ORDER IS EXECUTED BY THE BANK IN GOOD FAITH AND IN ACCORDANCE WITH THE TERMS OF THIS AGREEMENT. REGARDLESS OF THE FORM OR NATURE OF ANY CLAIM OR ACTION, IN NO EVENT WILL THE BANK BE LIABLE FOR PUNITIVE, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, WHETHER OR NOT THE BANK SHALL HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.**

Reliance on Information Provided. Bank may solely rely on (i) the account number of the person ("Beneficiary") who is to receive the wire transfer rather than the Beneficiary's name, and (ii) if provided by you, on the identification number of any other financial institution through or to which the funds are to be transferred, rather than the name of the financial institution. If, however, the names and identification numbers of either the beneficiary or the receiving financial institution do not match- the wire will be rejected and the funds will be returned (excluding wire processing fee) unless the correct information is rendered.

International Wire Transfers. Bank of Whittier, NA, provides International Wire Transfer Service, and service to its customers through our Strategic Partner Bank- Wells Fargo Bank- all Wells Fargo Bank rules apply. If the Order is to be handled under any general or specific statute, rule, regulation, or license of the United States, or any agency thereof, it is understood that the Order is to be subject to such statute, rule, regulation, or license. Unless specified to the contrary, an Order will be in foreign currency (FX) unless specified otherwise. The Bank will convert the amount to be transferred to the currency of a designated foreign government or intergovernmental organization ("Foreign Currency") at the Bank's buying rate for exchange in effect on the date that the Order is executed. Upon request, the Bank will convert the amount to be transferred to U.S. Dollars.

Refund. If the Beneficiary Bank does not pay the Beneficiary specified in the Order, a refund for the wire amount not including fees will be made only after the Bank has received confirmation of the effective cancellation of the Order and the Bank is in free possession of the funds debited or earmarked in connection with the Order. If the Order is payable in foreign currency, the Bank will not be liable for a sum in excess of the value of the Order after it has been converted from Foreign Currency to U.S. Dollars at the Bank's buying rate for exchange at such time as the cancellation of the Order is confirmed by the Bank.

Failure to Transfer Proper Amount. If the Bank is notified that it did not transfer the full amount stated in the Request, the Bank's sole liability will be to promptly execute a second payment order in the amount of the stated deficiency. If the Bank executes an instruction in excess of the amount stated in the Request, to the extent that the Originator does not receive the benefit of such excess transfer, the Bank will only be liable for any loss of the principal amount transferred in excess of the amount stated in the Request's instructions. Additionally, the Bank will be liable for the amount of interest the originator has lost due to the transfer of the excess amount, computed at the then current Federal Funds Rate. However, the Bank's liability for the loss of interest shall be limited to twenty (20) calendar day's interest. This section sets forth the Bank's complete liability for the order issued under this agreement. If however, the customer fails to report any discrepancy within 30 days after receiving the mailed notification that the wire was completed, the Bank will no longer be responsible for correcting the discrepancy.

Acts of God. The Bank is excused for delays or failure to execute the Order to the extent that the delay or failure results from a cause beyond the reasonable control of the Bank.

Fedwire Advantage System may be used to complete this transfer. Fedwire Advantage transactions are governed by Regulation J. If your payment order identifies the beneficiary (recipient of the funds) both by name and identifying or account number, payment may be made by the beneficiary's financial institution on the basis of the identifying or account number, even if the number identifies someone other than the named beneficiary. If your payment order identifies an intermediary or beneficiary's financial institution by both name and an identifying number, a receiving financial institution may rely on the number as the proper identification even if it identifies an institution other than the named financial institution. If the Bank is obliged under applicable state or federal funds transfer law to pay you interest, the interest rate payable on the account to/from which the transfer was or should have been made.

By signing this wire transfer agreement I / the Company unconditionally authorize Bank of Whittier, N.A. to execute this payment order and debit my / the Company account in the amount requested plus applicable charges (If I / the Company have not otherwise paid Bank of Whittier, NA). I hereby confirm that I have read and understand this agreement regarding wire transfers.

Authorized Signature and Date