



Electronic Services Agreement

This Electronic Services Agreement ("Agreement") is made and entered into this _____ day of _____ 20____ and between eCollect of Ohio, Inc. a bank service provider, (referred to as COMPANY) whose principal place of business is located at 320 Alpha Park, Highland Heights, OH 44143, and _____ (referred to as "CLIENT") whose principal address is _____ City _____ State _____ Zip _____.

RECITALS

COMPANY agrees to provide the following services as indicated:

____ Point of Sale Check Conversion, a process whereby paper checks are converted to electronic funds transfers for origination through the Automated Clearing House (ACH) Network.

____ Accounts Receivable Check Conversion, a process whereby paper checks are converted into electronic funds transfers at the end of the business day and originated through the Automated Clearing House (ACH) Network.

Electronic Check Re-Presentation, a process whereby NSF (non-sufficient funds) checks are converted into electronic debits and originated through the Automated Clearing House (ACH) Network. CLIENT'S bank account will credited every seven- (7) business days on collected checks. COMPANY shall retain any fees collected from the check writer.

AGREEMENT

COMPANY agrees to provide the above-named services (as selected) to CLIENT. COMPANY shall be responsible for transmitting entries through a third party originator to the Federal Reserve Bank, and COMPANY shall be responsible for settlement in the merchant's bank account.

COMPANY shall be entitled to rely on any written notice or other written communication believed by it in good faith to have been signed by the Authorized Representative, and any such communication shall be deemed to have been signed by such person.

Termination. This Agreement may be terminated upon ninety day written notice by either party.

Governing Laws. This Agreement shall be construed in accordance with and governed by the laws of the State of Ohio and the NACHA rules.

Special Provisions: _____

Fee Schedule

Setup Fee	-0-	Monthly Minimum	-0-	Return Item Fee	-0-
Charge for NSF Check Recovery	-0-	Charge for Conversion	-0-		
Charge for Verification	-0-	Download Fee	-0-		

In Witness whereof the parties hereto have caused this Agreement to be executed by their duly authorized officers.

Business Name (CLIENT) _____

Street Address _____ Phone # _____

City, State, Zip _____ Fax # _____

Signature _____ Name/Title Printed _____

Sales Agent Signature _____ Printed Michael Kline

Company Approval _____ Title _____