

Our My Account Service provides a secure way to view and pay your bill online. You are granted access to your account(s) subject to compliance with the following the My Account Service Terms and Conditions: Please read the following Terms and Conditions carefully before accessing your account(s). By enrolling in the My Account Service, you agree to be bound by and comply with the Terms and Conditions governing access to your account(s). If you do not agree to comply with these Terms and Conditions, you may not request access to your account via the My Account Service.

- You understand that in order to use the My Account Service you must be a customer of ours or one of our participating subsidiaries.
- You agree that the password you use to access an account through the My Account Service will be kept confidential. If you forget your password, you may reset your password online. You understand that you have sole responsibility for the security of your password. You are solely responsible for notifying us of the loss or theft of a password. We will not be liable for any actions, claims, costs, damages, or expenses arising from a lost or stolen password.
- You understand that by enrolling an account in the My Account Service, you enter into an agreement in which you only access the account(s) you have registered under your profile. You authorize us to charge the amount owed to your account at the financial institution or credit card service you select as your payment account.
- You understand that you will not be charged for electronically paying your bill online using the My Account Service; however, you are responsible for any fees that may be charged to you by your financial institution. You may view and pay your account online through other websites and payment services; however, they may charge a fee.
- You agree that it is your responsibility to pay your bill online every month if you so choose. You understand that any late payment notices will be sent through the U.S. mail. Failure to pay your bill by the date due may result in disconnection of your service. We will apply standard reconnection fees if your account is disconnected for non-payment.
- You understand that processing online payments can take up to five (5) full business days to process through your financial institution. Payments towards your accounts will, however, be applied by the next business day. We reserve the right to reverse payment transactions that your financial institution does not honor. (Business days are Monday through Friday, except observed holidays).
- You are responsible for all charges on your bill. Subject to applicable rules and regulations, we reserve the right to apply partial payments according to our practices and procedures. If you dispute a charge on your bill please contact the following:

Customer Service - Monday through Friday, 8 am to 5 pm (Eastern Standard Time)

We are not liable if your financial institution shows you have insufficient funds or credit availability in your designated payment account and/or overdraft protection plan; if a legal order prohibits withdrawals from the payment account; if the payment account is closed or frozen; or if any part of the electronic funds transfer system is not working properly.

- You also agree to waive any claim or action against us for use of the My Account Service, except where we have acted with gross negligence or willful misconduct.
- You agree that we will not be liable for any delays or failures in performance or for any interruptions arising from any cause or circumstance beyond our reasonable control.
- You agree not to send any computer viruses, trojan horses, or other messages that could damage our systems, using the My Account Service. Should you send such a virus, trojan horse, or message, you agree to pay all costs, expenses, damages, and liabilities incurred by us. The preceding clause will not apply where you could not prevent a virus, trojan horse, or other message that could damage our system from being forwarded from your computer. In addition to these Terms and Conditions, you agree to be bound by and

comply with the requirements of the applicable Account Disclosure Statement, our tariffs, rules and regulations; the rules and regulations of any fund transfer system which we use, such as, the National Automated Clearing House Association (NACHA) and any applicable state and federal laws and regulations. In turn, we agree to be bound to these Terms and Conditions as well. WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND WITH RESPECT TO THE MY ACCOUNT SERVICE, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF FITNESS FOR A PARTICULAR PURPOSE OR MERCHANTABILITY. WE ASSUME NO RESPONSIBILITY WITH RESPECT TO ANY USE OF THE MY ACCOUNT SERVICE. YOU AGREE THAT WE SHALL NOT BE LIABLE FOR ANY SPECIAL, INCIDENTAL, INDIRECT, PUNITIVE, OR CONSEQUENTIAL DAMAGES OR FOR THE LOSS OF PROFIT, REVENUE, OR DATA ARISING OUT OF THE SUBJECT MATTER OF THIS AGREEMENT. FURTHERMORE, YOU AGREE TO INDEMNIFY AND HOLD US HARMLESS FROM ANY ACTIONS, CLAIMS, DAMAGES, LIABILITIES, OR LOSSES ARISING FROM YOUR USE OF MY ACCOUNT THAT IS NOT IN COMPLIANCE WITH THIS AGREEMENT. You further agree that this Agreement shall not be assigned or transferred and that any attempt to assign or transfer this Agreement shall be null and void. This Agreement shall be construed under the laws of the State of South Carolina. We reserve the right to terminate access to any account(s) enrolled in the My Account Service at any time. We also reserve the right to change any charges, fees, or terms described in the My Account Service Terms and Conditions.