



Shipping & Mailing
SendSuite® Solutions



Application for SendSuite Payments Account

Use Adobe Reader's "Fill & Sign" feature to type data into fields and sign document.
Handwritten information can introduce errors. The application may then be saved
and emailed to CarrierAdministration@pb.com, subject "SendSuite Application"

Company contact information

Company name:

Address line 1:

Address line 2:

City: State: Zip:

Tax I.D. #:

Contact person: First name Last name

Title:

Telephone: Area code Phone # Ext.

Fax: Area code Phone #

Email address:

This email address will also be your user name for pitneybowes.com account access to view postage activity. For security purposes you will receive an email to set your password.

Billing address Same as above

Address line 1:

Address line 2:

City: State: Zip:

Telephone: Area code Phone # Ext.

Fax: Area code Phone #

Save the filled out and signed PDF file and email to CarrierAdministration@pb.com, subject "SendSuite Application"



Shipping & Mailing
SendSuite® Solutions



Application for SendSuite Payments Account

Pitney Bowes postage payment information

If you would like to consolidate your SendSuite postage charges on your existing Purchase Power® or Reserve Account, please enter the account number you wish to consolidate to:

(8 digits for Reserve Account, 16 digits for Purchase Power)

Please provide your Pitney Bowes account number (10 digits):

Estimated monthly postage volume (USPS \$ Spend through this service): \$

Estimated maximum shipping label value (USPS \$ Spend through this service): \$

Amount of internet postage credit line requested: \$

- I am a federal agency
- Using GSA Schedule 48 pricing Using Official Mail Account Systems (OMAS)

Sales contact name:

Sales contact telephone: Area code Phone # Ext.

Service contact name:

Service contact telephone: Area code Phone # Ext.

- I would like to find out more about how I can maximize the benefits of my Purchase Power account by consolidating other shipping charges such as FedEx and UPS on one monthly statement.

No, I do not want to use Purchase Power to pay later. I understand that if there are no pre-paid Reserve Account funds available my postage request will be declined.

By signing this form, I hereby agree to the SendSuite Solutions Terms of Use, the Postage By Phone® Reserve Account - Agreement and Disclosure Statement and, unless I've checked the box above, the Terms and Conditions of the SendSuite Purchase Power Program, each of which are attached.

X _____ X _____
Client signature Date

Save the filled out and signed PDF file and email to CarrierAdministration@pb.com, subject "SendSuite Application."

Meter license obligations

Pursuant to United States Postal Service (the "USPS") regulations, Pitney Bowes Inc. ("PBI") must own the postage evidencing system ("meter") associated with the technology for obtaining postage online, and you may use it solely for the purpose of processing mail and/or printing postage, provided that you have a valid USPS meter license and you comply with all applicable USPS regulations. PBI will request on your behalf a meter license from the USPS. Upon the USPS granting of your meter license, you will be authorized to use your virtual meter. You hereby agree to abide by the regulations published in the USPS Domestic Mail Manual on meters. Tampering with or misusing the meter is a violation of federal law. From time to time, we may access or download information remotely from the technology to provide us with information about postage usage amounts and patterns, to enable us to conduct an inspection as required by USPS regulations or as otherwise requested by the USPS or required by applicable law. Any individually identifiable information that we obtain about you in this manner will not be shared by us with any third parties except as described herein. From time to time, we may make certain contact information about our customers available to third parties for the following purposes: we may disclose information to vendors who facilitate and/or support our customer transactions; and/or we may disclose information to entities to whom we are legally required to disclose information. From time to time, we may also elect in our sole discretion to share aggregate data about our customers' postage uses with third parties.

U.S. Postal Service acknowledgement of deposit. 1. In connection with your use of a Postage Evidencing System as defined in the Code of Federal Regulations ("CFR"), you may transfer funds to the United States Postal Service (the "USPS") through a lockbox bank (the "Lockbox Bank") for the purpose of prepayment of postage on Postage Evidencing Systems, generating evidence of postage, both PC Postage and meters (a "Deposit"), or you may transfer funds to The Pitney Bowes Bank, Inc. (the "Bank") for deposit into a Postage By Phone Reserve Account ("your Reserve Account") which you maintain at the Bank. 2. To the extent you deposit funds in advance of the use of any evidence of postage you may, from time to time, make Deposits in the Lockbox Bank account identified as "United States Postal Service CMRS-PB" or make deposits in your Reserve Account, in either case through electronic means, including Automated Clearinghouse Transfers. The USPS may, at its discretion, designate itself or a successor as recipient of Deposits made by you to the Lockbox Bank account described above. 3. Any deposit made by you in your Reserve Account is subject to the Postage By Phone Reserve Account - Agreement and disclosure Statement governing your Reserve Account. 4. Any deposit made by you in the Lockbox Bank account shall be credited by the USPS only for the payment of evidence of postage. Such Deposits may be commingled with Deposits of other customers. You shall not receive or be entitled to any interest or other income earned on such Deposits. 5. The USPS will provide a refund to you for the remaining account balances of Deposits held by the USPS. These refunds are provided in accordance with the rules and regulations governing deposit of funds for evidence of postage, published in the CFR. 6. The Lockbox Bank, which shall collect funds on behalf of the USPS, shall provide PBI, on each business day, information as to the amount of each Deposit made to the USPS by you, so that PBI can update its records. 7. PBI may deposit funds on your behalf. The USPS will make no advances of funds to you. Any relationship concerning advances of funds is between you and PBI, Pitney Bowes Global Financial Services LLC and/or the Bank. 8. You acknowledge that the terms of this Acknowledgement may be changed, modified, or revoked by the USPS, with appropriate notice. 9. Postal Regulations governing the deposit of funds are published in the CFR or its successor. You acknowledge that you shall be subject to all applicable rules, regulations, and orders of the USPS, including future changes to such rules, regulations, and orders, and such additional terms and conditions as may be determined in accordance with applicable law. The USPS rules, regulations, and orders shall prevail in the event of any conflict with any other terms and conditions applicable to any Deposit.

Terms and Conditions of SendSuite Purchase Power Program

As an existing customer of Pitney Bowes Inc. ("PBI") utilizing the SendSuite Shipping Software (the "SendSuite Software"), you are enrolled automatically in the SendSuite Purchase Power program. Under the SendSuite Purchase Power program, you have the option of paying the amounts owed to The Pitney Bowes Bank, Inc. ("the Bank") for advances made by it to you hereunder upon receipt of your statement or you may defer payment of amounts you owe. The following sets forth the terms and conditions of the agreement between you and the Bank relating to your use of the SendSuite Purchase Power program (the "Program"). Your use of the Program will signify your acceptance of this Agreement.

01. Definitions. In this Agreement, the words "you," "your" and "yours" means the corporation, partnership, sole proprietorship, or other business entity which participates in the Program. The Program is not available to individuals for personal, family or household purposes. "Account" means your SendSuite Purchase Power Account. "Agreement" means the terms and conditions stated below, as may be amended by the Bank from time to time. "USPS" means the United States Postal Service.

02. How the program works. (A) When you print a label to ship a parcel through the USPS, any funds that you have on deposit in your Postage By Phone Reserve Account, if any, shall be withdrawn to pay for the applicable USPS charges. If you have not established a Postage By Phone Reserve Account or if there are insufficient available funds in such account, the amount of such charges will be billed through the Purchase Power Program under the terms and conditions of this Agreement. (B) You will receive a billing statement for each billing cycle in which you have any activity in the Account. The Bank reserves the right to deliver any statement by mail at the address which you provided to the Bank or electronically to your email address that is then on file with the Bank. You agree to review each statement and to notify the Bank within thirty (30) days of the statement date of any errors on the statement or it will be deemed correct. You promise to pay the total amount of all advances made by the Bank hereunder and applicable fees due under this Agreement by the due date shown on your billing statement. You may pay the entire balance due by the due date shown on your statement. If you choose not to pay the total amount due, you may pay a portion of the balance, provided that you pay at least the minimum payment shown on the statement. In the event of a partial payment, you will be responsible for the unpaid balance of the Account under the terms of this Agreement.

03. Deferred payment terms: Whenever there is an unpaid balance outstanding on the Account which is not paid in full by the due date shown on your billing statement, the Bank will charge you, and you agree to pay, interest on the unpaid balance of the Account from time to time, for each day from the date the transaction is posted to the Account until the date the unpaid balance is paid in full, at a variable rate equal to the Annual Percentage Rate applicable to the Account from time to time. The Annual Percentage Rate applicable to the Account will be the greater of (i) 22% and (ii) the

sum of (a) the highest "Prime Rate" published in the "Money Rates" section of the Wall Street Journal on the last business day of the month and (b) the margin set forth below (the sum of the margin and the Prime Rate is herein called the "Floating Rate"). The Annual Percentage Rate will be adjusted on a monthly basis based on any fluctuation in the Floating Rate. Any change in the Annual Percentage Rate based on the calculation described in this section will become effective on the first day of your next billing cycle, if applicable. The margin which will be added to the Prime Rate to determine the Floating Rate will be 14.75% (using the Prime Rate in effect as of November 30, 2012, the Floating Rate would be 18% and the corresponding daily periodic rate would be 0.049315%). The Account balance that is subject to a finance charge each day will include (i) outstanding balances, minus any payments and credits received by the Bank on the Account that day, and (ii) unpaid interest, fees, and other charges on the Account. The Bank will charge a minimum finance charge of one dollar in any billing cycle if the finance charge calculated above is less than one dollar. Each payment that you make will be applied to reduce the outstanding balance of the Account and replenish your available credit line. The Bank will apply payments first to the portion of the balance subject to the lowest finance charge and thereafter to the portion of the balance subject to the next highest finance charge until the payments have been applied in full. The Bank may refuse to extend further credit if the amount of a requested charge plus your existing balance exceeds your credit line.

04. Account charges. In the event that the aggregate meter refills in any billing cycle exceed \$3,300, a meter postage coverage fee equal to the greater of \$1 or 1% of the amount by which the aggregate meter refills in the billing cycle exceed \$3,300, up to a maximum of \$100, will be assessed. Unless prohibited by applicable law, if you do not pay at least the minimum amount payable under this Agreement by the due date shown on your billing statement, you agree to pay a late charge of \$9.99 if your outstanding balance is less than \$30, \$29.99 if your outstanding balance is greater or equal to \$30 but is less than \$400, \$39.99 if your outstanding balance is greater than or equal to \$400 but is less than \$2,500 and 1.99% of the outstanding balance if your outstanding balance is greater than or equal to \$2,500. If you exceed your credit limit, you agree to pay an over limit charge of \$39. If any check you give in payment of the Account is returned unpaid, for any reason, you agree to pay a fee of \$39. If the Account has no transaction activity for a year or longer, you agree to pay an annual account maintenance fee of up to \$180. Unless prohibited by applicable law, the Bank may charge you and you agree to pay the Bank's fees then in effect for copies of statements and other fee-based services provided by the Bank. The Bank may change the fees under this Agreement from time to time, as provided below.

05. Financial and other information. Upon the request of the Bank, you agree to furnish it with current financial information about you. Upon the request of the Bank, you agree to provide your tax identification number, social security number, and other information. You understand the Bank may obtain credit reports in connection with the Account.

By signing this form, I hereby request and give permission to the Bank to send account information via e-mail and/or fax. **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify and record information that identifies each person who opens an account. Accordingly, in order to activate the Account, the Bank asks that you provide identifying information, including your address and taxpayer identification number. The Bank may also ask for additional identifying information, where appropriate, including asking that your representative who is opening the Account provide his/her name, address, date of birth, driver's license and/or other documents and information that will allow the Bank to identify him/her. You agree to provide all such requested identifying information.

06. Account cancellation and suspension. The Bank may at any time close or suspend the Account, and may refuse to allow further charges to the Account. You can cancel the Account by notifying the Bank in writing. No cancellation or suspension will affect your obligation to pay any amounts you owe under this Agreement.

07. Events of default. If you fail to meet any of the obligations due under this Agreement or any other agreement with the Bank or its affiliates, the Bank may declare all loans, leases, or other agreements you have with the Bank due and payable at once without notice or demand, and the Bank may exercise any other rights it has. The Bank may also do this if you (a) have made any misrepresentations to the Bank, or (b) at any time, have done or allowed anything that indicates to the Bank that you may be unable or unwilling to repay the balance made under this Agreement. If you are in default of this Agreement or upon cancellation of the Account, whether such cancellation was made by you or by the Bank, the Bank shall not be obligated to continue to provide the SendSuite Purchase Power service or extend further credit under this Agreement. If the Bank is required to take collection action or any other legal action under this Agreement or any other agreement you have with the Bank or any affiliate, you agree to pay all court and collection costs and reasonable attorney's fees. You also agree that, subject to applicable law, the Bank and its affiliates have a lien and security interest in and right of setoff in your Account. This means that if you owe money to the Bank, Pitney Bowes or their affiliates for any reason, the Bank may take the funds owed to us from your Account to the extent allowed by law, even without giving you prior notice.

08. Amendments to this agreement; termination. The Bank can amend this Agreement or any of its provisions. You are consenting to the delivery of any amendments to this Agreement by mail at the address which you provided to the Bank or electronically to your email address that is then on file with the Bank. In addition, the Bank may deliver all other notices to you at any time by mail at the address which you provided to the bank or electronically to your email address that is then on file with the Bank. Any amendment will become effective on the date stated in the notice and will apply to any outstanding balance on the Account. The Bank may terminate any or all of the Programs at any time. The Bank will notify you in the event of any termination. Any outstanding obligation will survive termination of any or all of the Programs.

09. Miscellaneous. The Bank may accept late payments, partial payments, or checks and money orders marked "payment in full," without compromising any rights under this Agreement. The Bank can choose not to exercise or to delay enforcement of any rights under this Agreement without compromising them. The Bank may assign the Account and this Agreement and any rights under this Agreement to a third party without notice. You may not assign this Agreement. If any provision of this Agreement is held invalid or unenforceable, all other provisions will remain in full force and effect. This Agreement shall be governed by and construed in accordance with the laws of the State of Utah and applicable federal law.

© 2015-2016 Pitney Bowes Inc. All rights reserved. Pitney Bowes, the Corporate logo, SendSuite, Postage By Phone and Purchase Power are trademarks of Pitney Bowes Inc. or a subsidiary. All other trademarks are the property of their respective owners. Reserve Account is a product of The Pitney Bowes Bank, Inc. - Member FDIC. Purchase Power and Reserve Account are for commercial use only.

Postage By Phone® Reserve Account - Agreement and Disclosure Statement

Important Information for participants in the Postage By Phone Reserve Account Program. This Postage By Phone Reserve Account Agreement and Disclosure Statement (this "Agreement") contains the terms and conditions governing the Postage By Phone Reserve Account Program (the "Program"). As used herein, the terms "Pitney Bowes" means Pitney Bowes Inc. and any affiliate of Pitney Bowes Inc., "Bank" means The Pitney Bowes Bank, Inc., a Utah industrial loan corporation, and "we," "us" and "our" means Pitney Bowes and the Bank. "You" and "your" mean the corporation, partnership, limited liability company, association, sole proprietorship, or other business entity in whose name your Account (as defined below) has been opened.

01. This is your contract with us. By participating in the Program in any manner, or by failing to cancel your participation in the Program in writing within 30 days after receiving this Agreement, you are confirming your agreement to be bound by the terms of this Agreement. You further agree to provide to Pitney Bowes an executed W-9 Form of the Internal Revenue Service or an appropriate alternative certification.

02. Business customers only. The Program is available only to corporations, partnerships, limited liability companies, associations, sole proprietorships and other business entities. You acknowledge that your participation in the Program is not for personal, family, or household purposes.

03. Description of the program. a) Reserve Account. As a participant in the Program, a savings account (your "Account") has been established in your name at the Bank. Deposits to your Account may be made at any time by mailing a check or money order or by sending funds electronically to the Bank. When you use the Pitney Bowes Inc. Postage By Phone service, the United States Postal Service® CAPS service, when you utilize a third party vendor to whom you send funds to pay postage and related fees for presorting your mail, when you utilize a third party vendor to whom you send funds to pay for transportation services or when you obtain products or services from Pitney Bowes or one of its affiliates, you authorize your Account to be debited electronically that day in an amount sufficient to cover the postage meter refill, the permit mail postage purchase, the postage and related fees for the presorting of your mail ("Presort Charges"), the charges relating to transportation services provided by a third party vendor ("Transportation Charges") and/or charges relating to products or services furnished by Pitney Bowes or one of its affiliates ("Miscellaneous Charges"), and related fees and charges, if any. You agree that these are the only types of electronic transfers that you can make from your Account. You may withdraw funds from your Account by sending a written request to the Bank requesting a withdrawal. In any event, no transfer or withdrawal may be made from your Account in an amount which is in excess of the balance in your Account less the aggregate amount of any debits to be made under Section 3(c) below. Subject to the terms of this Agreement, funds from your Account to pay for postage will be transferred to the United States Postal Service upon receipt of your instructions. Any funds that you have on deposit with the United States Postal Service will be used in full before any funds are transferred from your Account to pay for meter postage refills. b) Limits on Withdrawals. You may not make more than six transfers or withdrawals from your Account in any statement period. You agree not to authorize any third party to debit or draw on your Account. The Bank has the right to require seven days prior written notice of withdrawal. c) Reserve Account Plus. In the event you exceed six transfers or withdrawals from your Account in each of any two statement periods within 12 months, you agree that in each subsequent statement period, in lieu of immediate debits to your Account for meter refills, permit mail postage purchases, Presort Charges, Transportation Charges and Miscellaneous Charges, your Account may be debited each Friday, and/or on the last business day of the month, for all meter refills, permit mail postage purchases, Presort Charges, Transportation Charges and Miscellaneous Charges made or incurred during that week.

04. Reserve Account rewards. Unless you are delinquent in the payment of any amounts payable to us, Pitney Bowes will pay you Reserve Account Rewards in an amount equal to 0.20% per annum (0.01667% per month) of your average daily Account balance ("Reserve Account Rewards"), provided, however, that you shall not receive such payment for any month as to which the amount calculated as aforesaid for such month shall be less than \$7. Your Account balance is the net amount in your Account each day after accounting for all transactions in your Account that day and less any debits to be made under Section 3(c) above. The average daily Account balance is calculated by adding your Account balance for each day of the period and dividing that figure by the number of days in the period. Reserve Account Rewards are credited monthly. You are responsible for any federal, state and/or local tax liability that arises as a result of your receipt of Reserve Account Rewards. If you close your Account before any Reserve Account Reward is credited, you will not receive the amount of any accrued Reserve Account Reward which has not been credited.

05. Authorization. You authorize Pitney Bowes to debit your Account electronically for the purposes specified in Section 3(a) above.

06. Termination of authorization. Your authorization contained in Section 5 above is required for your participation in the Program, and shall remain in full force and effect until written notice of modification or termination of authorization from you has been received by us at Postage By Phone Reserve Account, 27 Waterview Drive, Shelton, CT 06484-7135, and we have had a reasonable period of time to act thereon.

07. Purchase Power® Account; EasyPermitPostage® Account. Subject to Section 3(c) above, if you are a Purchase Power customer and/or an EasyPermitPostage customer, postage meter refills, permit mail postage transactions, Presort Charges, Transportation Charges, Miscellaneous Charges and other related fees and charges which exceed your Account balance will be paid for by debiting the full amount in your Account, and the remaining balance of such refills and related fees and charges will be charged to your Purchase Power line of credit or EasyPermitPostage line of credit, as the case may be, to the extent such credit is available and may be utilized in connection with such charges. Purchase Power transactions are subject to the provisions of the terms and conditions governing your Purchase Power account and EasyPermitPostage transactions are subject to the provisions of the terms and conditions governing your EasyPermitPostage account.

08. Statements. We will mail or make available to you a Postage By Phone statement showing your transactions under the Program, including deposits, debits for postage meter refills, permit mail postage purchases, Presort Charges, Transportation Charges, Miscellaneous Charges and any related fees and charges, and credits for Reserve Account Awards. Your Postage By Phone statement will be sent to you by mail at the current address shown in our files or electronically to your current email address shown in our files, unless you request in writing that we send

statements to a different mailing or email address.

09. Address and telephone number. If you have any questions regarding the Program or your Account, call 1-800-243-7800 during regular business hours, or write to us at Postage By Phone Reserve Account, 27 Waterview Drive, Shelton, CT 06484-7135.

10. Business days. Our business days are Monday through Friday, Saturdays, Sundays, and national holidays are not business days.

11. Account charges. If a check that you deposited with the Bank is returned unpaid by the financial institution on which it is drawn, the amount of the returned check will be charged against your Account. The Bank will charge a fee for all deposited items returned unpaid, which fee currently is \$50. If your Account has had no transaction activity for a year or longer, you agree to pay an annual account maintenance fee of up to \$180.

12. Disclosure of account information to third parties. Neither Pitney Bowes nor the Bank will disclose information to third parties about your Account or the transactions you make except: a) Where necessary for completing transactions; b) To comply with applicable laws, governmental regulations, or legal process (such as a court order or subpoena); c) To our affiliates (persons that control, or are controlled by, or under common control with, the Bank or Pitney Bowes); or d) If you give us your written permission.

13. Incomplete payments or transfers. We reserve the right to cancel and not make certain transfers for various reasons, including but not limited to: a) The payment or transfer would exceed the amount of money you have in your Account; b) The funds in your Account are subject to legal process or other encumbrances restricting payments and transfers, or your Account has been re-titled, closed or blocked for security purposes; or c) Circumstances beyond our control (such as, but not limited to, fire, flood or interference from an outside force) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

14. In case of error or questions about your electronic transfers. Telephone or write us using the address and telephone number provided in Section 9 above as soon as you can, if you think your Reserve Account Statement is wrong or if you need more information about a transfer or item listed on the statement. We must hear from you no later than 30 days after we sent you the FIRST statement in which the problem or error appeared. a) Tell us your name and Account number. b) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. c) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or questions. If we decide to do this, we will re-credit your Account within 10 business days for the amount you think is in error. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your Account.

15. Other terms and conditions. a) Assignment/setoff. We may assign this Agreement, and the Bank may assign your Account, without obtaining your consent. You may not assign or transfer your Account or this Agreement without our prior written consent. You also agree that, subject to applicable law, we have a lien and security interest and right of setoff in your Account. This means that if you owe us money for any reason, we may take the funds owed to us from your Account and apply them to the amounts owed by you to the extent allowed by law, even without giving you prior notice. b) What law applies. This agreement is governed by the laws of the state of Utah and applicable Federal laws. c) Provisions severability. If any provision of this Agreement is held to be invalid or unenforceable, the rest of this Agreement will not be affected. d) Legal action. If we initiate any legal action to collect money owed to us under this Agreement, you agree to pay all our costs for such action, including any reasonable attorneys' fees. e) Federal deposit insurance. Funds deposited in your Account are insured by the Federal Deposit Insurance Corporation (FDIC), up to a maximum of \$250,000. f) USA PATRIOT Act. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. Accordingly, in order to activate your Account, the Bank asks that you provide identifying information, including your address and taxpayer identification number. The Bank may also ask for additional identifying information, where appropriate, including asking that your representative who is opening your Account to provide his/her name, address, date of birth, driver's license and/or other documents and information that will allow the Bank to identify him/her. In order to participate in the Program, you must provide the information described in this paragraph. You agree to provide all such requested identifying information.

16. Amendment. We reserve the right to change the charges, fees, or other terms described in this Agreement. The Bank will notify you of any change in the terms of this Agreement by written notice at the address for the Account which is shown on the Bank's records or by electronic notice via your email address that is then on file with the Bank. You are consenting to electronic delivery of any amendments to the Program terms.

17. Cancellation. We may cancel this Agreement and your privilege to participate in the Program upon written notice mailed to you at the current address shown in our files. If we elect to cancel this Agreement, your participation in the Program will terminate, your Account will be closed, and we will refund the money in your Account (if any) by check mailed to you within 30 days after the date we cancel this Agreement. You may cancel this Agreement at any time by notifying us in writing. If you do this, your participation in the Program will terminate, your Account will be closed, and we will refund the money in your Account (if any) by check mailed to you within 30 days after we receive notice of your decision to cancel this Agreement. Ending this Agreement will not affect your obligations under this Agreement.

Funds availability schedule for your account. Subject to the transaction limitations and the Bank's right to require notice as discussed in Section 3 above, the Bank's policy is to make funds from your deposits available to you on the first day after the day we receive your deposit. Once they are available, you may use the funds to pay for postage meter refills through the Pitney Bowes Inc. Postage By Phone service, to pay for permit mail postage through the United States Postal Service CAPS service and to pay for Presort Charges, Transportation Charges and Miscellaneous Charges.