

QUINNIPIAC BANK & TRUST COMPANY

HAMDEN, CONNECTICUT

NOTICE TO BUSINESS CUSTOMERS

Federal law, the Unlawful Internet Gambling Enrollment Act of 2006, and its implementing regulations, requires us to notify our business and organization customers that we are prohibited from processing any restricted gambling transactions on their behalf.

Restricted transactions involve the collection of Internet bets or wagers for businesses or organizations engaged in unlawful Internet gambling transactions. For instance, we are prohibited from processing any transactions by check, credit or debit card, electronic funds transfer, wire transfer or similar device if the transaction involves the receipt of an unlawful bet or wager made through the Internet. A bet or wager is unlawful if it violates any applicable Federal or State law in the state or Tribal lands in which it is initiated, received or otherwise made.

By maintaining an account with our bank, you agree to notify us if your account is ever used for Internet gambling of any kind, even if you believe the activity to be legal. If you do not, we may terminate your access to various payment methods or close your account.