

LEGAL DISCLOSURE

[PLEASE SCROLL DOWN AND READ THE LEGAL DISCLOSURE TO ACCEPT]

Electronic Communication Agreement

AllianceOne (the Service) is an electronic bill presentment and payment service provided by AllianceOne and its licensors.

Please read this Agreement carefully before accessing or using the Service. By accessing or using the Service, you agree to be bound by the terms and conditions below. If you do not accept the terms and conditions of this Agreement, you may not access or use the Service. This Agreement may be modified from time to time, and such modifications shall be effective immediately upon posting of the modified Agreement. By continuing to access or use the Service following such modifications, you agree to be bound by the modified Agreement. AllianceOne has no obligation to notify users of the posting of a modified Agreement.

Electronic Communication Services. By accessing the Service, you authorize AllianceOne and its licensors, to establish and maintain a profile of your account documents that are to be delivered electronically in a manner supported by the Service. Service may include E-mail delivery. Such Services are referred to as Electronic Communications as part of this Agreement.

Elimination of Paper Document. Upon enrolling for Electronic Communications and confirming your information, you have selected to receive an electronic communication and that no paper document will be sent to you, unless you opt-out as set forth below, and the document is required by law. If, however, you do not access your profile to view your documents once they are available, AllianceOne may revert the delivery method back to paper mail.

Confirmation of Information: No Electronic Communication will be established unless you confirm your information. The Service will send a confirmation message following your enrollment which must be confirmed in order for Electronic Communications to be established.

Responsibility. By selecting an Electronic Communication method, you are responsible for the payment of your account even given the following circumstances:

1. The electronic delivery was not received.
2. You have changed E-mail address, Username, Password or any required information related to the success of the electronic delivery.
3. Circumstances beyond our control prevent the proper transmission of your Electronic Communications and AllianceOne has taken reasonable precautions to avoid those circumstances.

DISCLAIMER OF WARRANTIES. ALLIANCEONE IS PROVIDING THE SERVICE AS-IS WITHOUT ANY WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON INFRINGEMENT. ALLIANCEONE DOES NOT WARRANT THAT THE SERVICE IS ERROR-FREE, OR THAT ACCESS TO AND USE OF THE SERVICE WILL BE UNINTERRUPTED OR ERROR-FREE.

LIMITATION OF LIABILITY. IN NO EVENT SHALL ALLIANCEONE OR ANY LICENSORS BE LIABLE FOR ANY INCIDENTAL, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF THE DELIVERY, PERFORMANCE, OR USE OF THE SERVICE, WHETHER INCURRED BY YOU OR ANY THIRD PARTY, EVEN IF ALLIANCEONE, ITS LICENSORS OR SUPPLIERS HAVE BEEN ADVISED OR MAY OTHERWISE KNOW OF THE POSSIBILITY OF SUCH DAMAGES.

Assignment. You may not assign this Agreement to any other party. AllianceOne may assign this Agreement to any directly or indirectly affiliated company. AllianceOne may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

General. This Agreement is governed and shall be construed in accordance with the laws of the Commonwealth of Pennsylvania, excluding its choice of law rules. This Agreement constitutes the entire agreement and supersedes any prior agreements or understandings, oral or written concerning the Service and may only be amended as provided herein. Failure or delay in enforcing any right or provision of this Agreement shall not be deemed a waiver of such provision or right with respect to any subsequent breach or a continuance of an existing breach. If any provision of this Agreement shall be held to be unenforceable that provision will be enforced to the maximum extent possible, and the remaining provisions of this Agreement will remain in full force and effect.

E-Mail Opt-In. By confirming your acceptance of these terms, you acknowledge that you wish to receive ongoing private and personal electronic information from AllianceOne, via e-mail and by accessing your account, that this information is confidential, and that you will be the recipient of this information being sent to the e-mail address that you have provided. Furthermore, by clicking this link, you understand and acknowledge as follows: (1) That by providing an employer or shared e-mail account, e-mails from us may be accessed by others with access to your e-mail account; (2) That e-mail communications may be susceptible to interception; and, (3) That despite the risks associated with e-mail communication, you agree that AllianceOne may send you unencrypted e-mails containing private and personal electronic information.

Revocation of Consent. You can revoke your consent to receive communications in electronic form. We will not impose a fee to process the withdrawal of your consent to receive electronic communications. To revoke your consent, you must follow one or more of the following procedures: (a) send an e-mail notice to AllianceOne at email@allianceoneinc.com and identify the e-mail address you request to remove your consent from, and also include your name and account number; or (b) mail or deliver written notice to AllianceOne, which notice must contain (1) your name, (2) your account number, (3) the e-mail address, contact and/or other information you wish to remove consent from, and (4) a stated request to cease e-mail communications, to the following address: Attn.: Communications, AllianceOne Receivables Management, Inc., 3 Valley Square, 512 Township Line Road Ste. 301, Blue Bell, PA 19422.

IMPORTANT DISCLOSURES REGARDING ELECTRONIC COMMUNICATIONS

Pursuant to the federal Electronic Signatures in Global and National Commerce ("ESIGN") Act, we must obtain your consent prior to delivering legal disclosures to you in electronic format. Additionally, we wish to inform you of your rights as follows:

General. AllianceOne is a debt collector. You acknowledge that any communication of any kind (email or otherwise) that you receive from AllianceOne now or in the future is a communication from a debt collector, that the communication is an attempt to collect a debt, and that any information received by AllianceOne will be used for debt-collection purposes. This is so even if an individual communication does not specifically recite disclosures to that effect.

AllianceOne can communicate with you via email regarding your payments, including but not limited to sending receipts and payment-declined notices. Email communications are not secure. For any communication from AllianceOne sent to the email address you provide, you assume the risk that a third party might view or access the email communication; and you waive any claim you might have against AllianceOne for any third party viewing or accessing the communication.

You acknowledge that any email communication from AllianceOne may consist of an email message with one or more attachments, and that an attached document may require a password to open. You further acknowledge that any such attachment might contain important disclosures or notices. You agree that you will treat an email communication and its attachment(s) as one document, that you will carefully review the

entire attachment(s)--including any disclosures or warnings--and give due consideration to all portions of the attachment(s), and that you waive any claim you might have that any content of an attachment is inconspicuous or inaccessible, or otherwise is overshadowed by the email itself or by other content in an attachment.

You represent that you will incur no charges for any electronic communication sent by AllianceOne, or that if you do incur a charge, you waive any claim you might have against AllianceOne for causing you to incur a charge for receiving such communication.

You expressly consent that, with regard to any telephone number you provide, AllianceOne may contact you by any means, including using a pre-recorded voice or an automated dialer.

You acknowledge and/or represent: (1) that any email communication you receive from AllianceOne now or in the future, no matter the time it is sent or the time it is received, is not a communication at an unusual time, nor is it a communication at a time or place which is inconvenient to you; and you understand and authorize that such communication could occur at any hour of the day or night; (2) that you are not represented by an attorney with respect to your debt, although you have had an opportunity to have these terms and conditions reviewed by an attorney; and (3) that you affirm that the email address you provide below is not owned or furnished by your employer.

You understand that not every communication from AllianceOne will necessarily be via email. AllianceOne may, in its discretion or when required by law, communicate via other methods.

You understand that the legal name of AllianceOne is "AllianceOne Receivables Management, Inc." If any communication from AllianceOne uses a shortened form of its full legal name (such as "AllianceOne" or "AllianceOne Inc."), you nevertheless recognize any shortened form as a true name of AllianceOne Receivables Management, Inc.; and you waive any claim you might have against AllianceOne for failure to use its full legal name.

Business Hours. For purposes of any disclosures referencing "business days" or "business hours," and unless otherwise stated, AllianceOne's business days and hours are Monday through Friday, 8:00 am to 5:00 pm Eastern Time. Holidays are not included.

Confidentiality. We do not disclose information to third parties about your account or the transfer you make except: (i) where it is necessary for completing transfers or disputing charge-back, or (ii) In order to comply with government agency or court orders, or (iii) to update the account balance or status with parties who already have information about your account, such as our clients, or (iv) If you give us your written permission.

Scope of Consent. When you use a product or service to which this disclosure, applies, you agree that we may provide you with any communication in electronic format, and that we may discontinue sending paper communications to you unless otherwise required by law or unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes but is not limited to: (a) All legal and regulatory disclosures and communications associated with your Account; (b) Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims; (c) Privacy policies and notices; (d) Communications that we may include from time to time relevant to the Account; (e) Information relating to a transaction or transactions that by statute, regulation, or other rule of law must be provided or made available to you in writing ("Required Information").

Revocation of Consent. You can revoke your consent to receive communications in electronic form. We will not impose a fee to process the withdrawal of your consent to receive electronic communications. To revoke your consent, you must follow one or more of the following procedures: (a) send email notice to AllianceOne at email@allianceoneinc.com and identify the email address you request to remove your consent from, and also include your name and account number; or (b) Mail or deliver written notice to AllianceOne, which notice must contain (1) your name, (2) your account number, (3) the email address, contact and/or other information you wish to remove consent from, and (4) a stated request to cease email

communications, to the following address: Att'n: Communications, AllianceOne Receivables Management, Inc., 3 Valley Square, 512 Township Line Road Ste. 301, Blue Bell, PA 19422. You agree that any revocation of consent or update to your email address submitted via email request will be effective at 5:00 pm Eastern Time, three business days after AllianceOne receives such notice; and that any revocation of consent or update sent via U.S. Mail or manually delivered will be effective at 5:00 pm Eastern Time five business days after AllianceOne receives such notice.

Valid and Current Email Address, Notification and Updates. Your current valid email address is required in order for you to obtain electronic communications from AllianceOne. It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to these disclosures and your account(s), and to maintain and update promptly any changes in this information. If it changes, you will update your information by the following procedure: Mail or deliver written notice to AllianceOne, which notice must contain: (1) your name, (2) your account number, (3) the email address, contact and/or other information you wish to remove, and (4) the new or updated email address, contact, and/or other information you wish us to use, to the following address: Att'n: Communications, AllianceOne Receivables Management, Inc., 3 Valley Square, 512 Township Line Road Ste. 301, Blue Bell, PA 19422. Your current valid email address is required in order for you to obtain electronic communications from AllianceOne. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction or invalidity of a previously valid email address, as a withdrawal of your consent to receive electronic communications. Your access and use of our online services may be terminated.

Hardware, Software and Operating System Requirements. You are responsible for installation, maintenance, and operation of your computer, browser and software. AllianceOne is not responsible for errors or failures from any malfunction of your computer, browser or software. AllianceOne is also not responsible for computer viruses or related problems associated with use of an online system. The following are the minimum requirements necessary to access, view, and retain electronic communications and records that we provide or make available to you: (a) a personal computer (for PC's: Pentium 120 MHz or higher; for Macintosh: Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site; (b) an Internet browser that supports 128 bit encryption; (c) sufficient electronic storage capacity on your computer's hard drive or other data storage unit; (d) an e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs; (e) PDF document viewer software; and (f) Windows 2000 or later version running either Internet Explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser. You confirm that you can access, view and retain electronic communications and records that AllianceOne might provide or make available as described above.

Changes to Hardware, Software or Operating System Requirements. The minimum requirements are subject to change. If our hardware, software or operating system requirements change, and that change creates a material risk that you would not be able to access or retain your electronic communications, we will provide you with the revised hardware or software requirements. Continuing to receive electronic communications after receiving notice of the change is reaffirmation of your consent.

Paper Version of Electronic Communications. You understand and agree that if a statute, regulation, or other rule of law (collectively, a "Law") requires that information relating to a transaction or transactions be provided or made available to you in writing, AllianceOne may—but is not required to—use an electronic record to provide or make available such required information; that such information might include required notices (the information and/or notices required by Law are jointly referred to as "Required Information"); and that the following terms and conditions apply to such Required Information provided in electronic form: (a) we will not send you a paper copy, unless you request it, it is required by law, or we otherwise deem it appropriate to do so; (b) you can obtain a paper copy of any Required Information by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the Required Information to you. To request a paper copy, contact us by email at email@allianceoneinc.com or by mail at Att'n: Communications, AllianceOne Receivables Management, Inc., 3 Valley Square, 512 Township Line Road Ste. 301, Blue Bell, PA 19422. Your request must: (1) state your

name and account number, (2) state your mailing address for receiving the paper copy, and (3) specify which electronic communication containing the Required Information you want in paper form. There is no charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically; (c) all notices or other communications in either electronic or paper format from us to you will be considered "in writing" for all purposes. You should print or download for your records a copy of these Terms and Conditions and any other communication that is important to you.

Method of Providing Communications to You in Electronic Form. All communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a web site that we will designate in an email notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, or (4) by requesting you download a PDF file containing the communication.

Federal Law. You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (E-Sign Act), and that you and we both intend that the E-Sign Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means. You agree that your electronic consent below carries the full legal weight of a written signature.