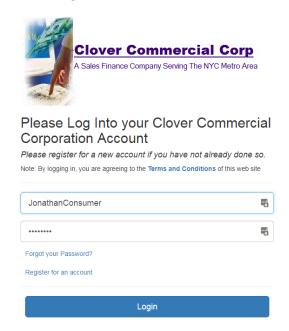


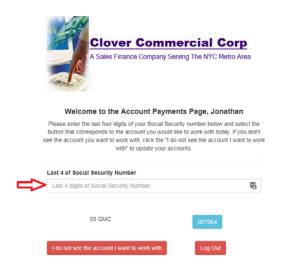
Making an Online Debit Card Payment with Clover Commercial Corp.

Using your Internet browser or cellular phone's browser go to https://www.CloverCommercial.com. Select <u>click here</u> where it says "Account Holders wishing to make a payment <u>click here.</u>"

Enter your User Name and Password and click the "Login" button. If you don't already have a User Name and Password you will need to register for a User ID first.

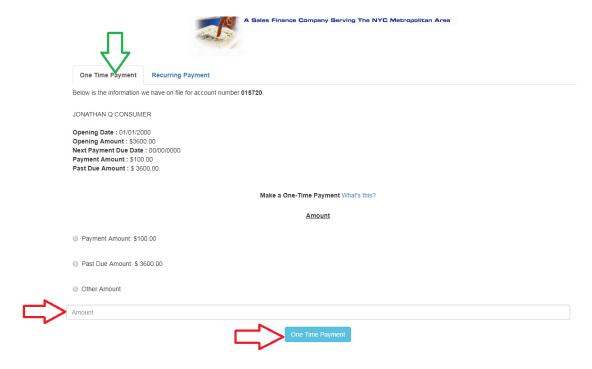


You will see your account listed, showing the item you purchased and a blue account number button. Enter the last four digits of your Social Security number and click on the blue account number button.

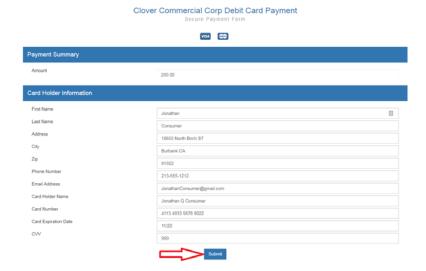




You will see details of the account you selected. For a One Time payment, select one of the amount options below, either Payment Amount, Past Due Amount, or Other Amount. For Other Amount, you must enter the amount in the box below. Then select the "One Time Payment button. See the section below on Recurring Payments if you want to set up a Recurring Payment schedule.



Please complete all fields of the Secure Payment Form and click Submit.



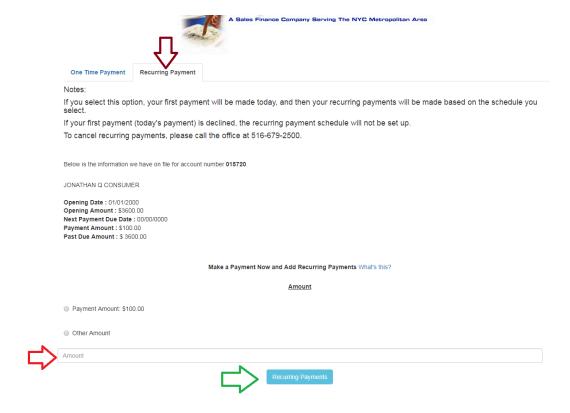
You will see a "Payment Successful" message on screen and receive an email Customer Receipt from us of your payment for your records.



Setting up a Recurring Payment Schedule

To set up a Recurring Payment schedule, select the Recurring Payments tab. **Please Note:** If you select the Recurring Payments Option, your first payment will be made today, and then your recurring payment schedule will be set up based on the options you select. Also please note that if today's payment is declined the Recurring Payment schedule will not be set up and you will have to try again.

Be sure to select either your Payment Amount or Other Amount. If you select Other Amount you must enter the amount you wish to pay today *and* recurring in the Amount box below. Select the blue Recurring Payment button to proceed.





You will be directed to the secure Recurring Payment form. Please be certain to fill out all fields completely for the charge to be approved and for the Recurring Payment billing schedule to be set up correctly.

Complete the Billing Information section completely including your email address. Complete the Recurring Payment Information section completely. Please note that the first two fields do not change. Your first payment will be made today and you will receive an email receipt. Specify the date, after today, that you would like the Recurring Billing schedule to start, how frequently you would like to make payments, and the total number of payments you would like to make, in addition to today's payment.

Select the Submit button at the bottom of the screen. You will see an Approved form and receive an email charge receipt for today's charge.

