

Unlawful Internet Gambling Enforcement Act Effective December 1, 2009

This Notice is provided in accordance with the Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006 and Regulation GG.

The UIGEA prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling.

As defined in Regulation GG, unlawful internet gambling means to “place, receive, or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received, or otherwise made.”

These restricted transactions are prohibited from being processed through your account or banking relationship with Industrial Bank. If you engage in an Internet gambling business, we reserve the right to close your account relationship in whole or in part. We also may block any suspected restricted transaction.

The receipt of this Notice and continued use of the account, receipt of interest, making of payments constitutes a certification to Industrial Bank that you do not place, receive, or transmit bets or wagers by any means that involves the Internet (Internet Gambling)

You understand that Industrial Bank does not process Internet Gambling transactions. You also understand that should it determine in its sole discretion that you are engaged in Internet Gambling, Industrial Bank may block such suspected Internet Gambling transactions and restrict or close any affected account relationship with Industrial Bank, in addition to exercising any other remedies provided under our agreements with Industrial Bank or applicable law.