

31. Continuance of Obligations:

The obligations of the Client arising under this Agreement and any related Cash Management Agreement shall continue after the termination of any such agreement and shall bind the Clients administrators, successors, legal representatives and assigns. All rights, benefits, and privileges which the Bank has or may have or come to have under this Agreement shall be and are extended to, conferred upon, and may be enforced by, the Bank's successors and assigns.

32. No Third-Party Benefits:

This Agreement confers no right or benefit upon any person other than the parties specifically identified as the Client and the Bank and their legal successors and permitted assigns. The Bank shall not be liable to any third party or for any act or omission of the Client or any third party.

33. Authorized Representatives:

The Client agrees to name in the Application the individuals that are authorized by the Client to initiate or verify Payment Orders made by fax, telephone, messenger or e-mail and those individuals authorized to initiate or approve Payment Orders using the internet banking service ("Authorized Representatives"). The Bank will act on the Payment Order that are initiated and verified or approved by Authorized Representatives until and unless such time as the Bank is notified in writing of any change with respect to Authorized Representatives and the Bank has had a reasonable opportunity to act on such change notice. Verifications of the individuals named in the Application until and unless such time as the Bank is notified in writing of any change in the above individuals authorized to initiate, approve or verify Payment Orders and the Bank has had a reasonable opportunity to act on such change notice.

34. Authorized Accounts:

The Client will designate in the Application those accounts that are Authorized Accounts to debit for Funds Transfers.

35. Changes to Authorized Representatives or Authorized Accounts:

The Client may change the Authorized Account(s) or the Authorized Representatives from time to time by giving the Bank written notice thereof certified by an authorized signer of the Client (other than the Authorized Representative) whose signature is verified in accordance with procedures established by the Bank. Any such notice purporting to be certified by an authorized signer of the Client and whose signature is so verified shall be deemed to have been certified by such authorized signer and to have been executed on behalf of, and shall be binding upon, the Client. No such notice shall become operative before the Bank acknowledges it in writing. The Bank shall have a reasonable time to update its records and acknowledge any such notice received. The Bank shall be fully protected in relying upon the most recent designation of Authorized Accounts and the authority of the Client's Authorized Representatives in the Bank's possession until such time as the Client gives the Bank notice of any change and the Bank has had a reasonable opportunity to act with respect thereto.