

Reserve Board, as amended from time to time.

SWIFT: The Society for Worldwide Interbank Financial Telecommunication and its system.

SWIFT Participant: Any financial institution or non-financial institution permitted by the SWIFT Rules to send or receive SWIFT messages.

SWIFT Rules: The rules, documents, and other publications providing specific terms, conditions, and other details relating to the provision and use of SWIFT messaging services applicable to Client, as may be amended from time to time, and which are available at www.swift.com. Depending upon Client's agreement with SWIFT, the SWIFT Rules may include SWIFT arrangements, terms and conditions, policies, service descriptions, and online information.

SWIFT Security Procedures: SWIFT's Access Controls and Authentication Procedures, as may be applied to a Payment Order.

Third-Party Content: Any information, products, services, materials, commentary, or tools supplied by a company not affiliated with Bank, including third-party messaging, data and trading services, Submissions, and Downloads.

Transaction: (1) Any Funds Transfer or Payment Order (including any communication cancelling or amending a Payment Order) or (2) any instruction, data, or other information that Bank receives in Client's name with respect to a Funds Transfer.

UCC: The Uniform Commercial Code, as in effect in the State of New York.

USD: United States Dollars.

User ID: A unique identifier given to Client that identifies Client on a Service.

Virus: Any virus, worm, Trojan horse, time bomb, spyware or other computer code, file, or program that is potentially harmful or invasive, or intended to damage or hijack the operation of, or to monitor the use of, any hardware, software, or equipment.

Web Application: The web-based application used by Client to access a Service.

Website: Bank's website at www.signatureny.com.

Wire Services: The use of Internet Banking to initiate a wire from an Account.