Opt-Out Agreement

The	e ur	ndersi	gned	hereby	elects	to	Opt-Out	of	the
CheckXc	han	ge pro	ogram	of elec	ctronic o	chec	k re-pres	entn	nent
offered	by	Bank	SkyN	let to i	ts busi	ness	custome	ers.	This
agreeme	ent s	shall co	over t	he acco	unt ider	ntifie	d as Banl	k Sky	/Net
Account	No.						<u>_</u> .		
				D	ated:			_	