

Terms of Use

Welcome to the Stop and Shop *PayVantage*TM Loyalty Card Program. This Terms of Use Agreement is between The Stop and Shop Supermarket Company LLC and you, our valued customer, and those who are authorized by you to use your *PayVantage* Loyalty Card.

Participation in *PayVantage* allows you to obtain a Loyalty Card, and link your Card to either: (i) a checking account; (ii) a VISA® or MasterCard® debit card or (c) a VISA, MasterCard, Discover® or American Express® credit card, so you can pay for goods or services purchased at our participating supermarket locations and gas stations. These Terms of Use are in addition to any agreement that you may have with the bank at which you maintain your bank account and the financial institution that issued your debit card or credit card.

Please read this Agreement carefully (and retain a copy for your files) to understand how *PayVantage* works, as well as your rights and obligations. You may call us at 1-800-337-2331 to request that a copy of this Agreement be mailed to you.

You Agree. By enrolling in *PayVantage* and by using your Loyalty Card or PIN, you agree to be bound by, and comply with, the terms of this Agreement, and you acknowledge and agree that entering your PIN at enrollment constitutes your binding electronic signature to this Agreement. You acknowledge and agree that any use of your Loyalty Card or PIN constitutes acceptance of, and is subject to, the terms of this Agreement, and that this Agreement contains the entire and final agreement between you and us concerning *PayVantage*. You also agree to use your Loyalty Card or PIN for only personal, family or household purposes and for the purposes described in this Agreement. We reserve the right to terminate this Agreement and your Loyalty Card and PIN if you violate any provision of this Agreement or use your Loyalty Card or PIN for an improper purpose. YOU AGREE, TO THE MAXIMUM EXTENT PERMITTED BY LAW, THAT WE MAY RETREIVE INFORMATION FROM YOUR DRIVER'S LICENSE, PERMIT OR STATE ISSUED IDENTIFICATION CARD, WHETHER BY VISUAL INSPECTION OR ELECTRONIC SCANNING, AS PART OF YOUR ENROLLMENT IN *PAYVANTAGE*, AND THAT WE MAY SHARE THIS INFORMATION WITH OUR SERVICE PROVIDERS. THE PURPOSE FOR RETREIVING THIS INFORMATION, AMONG OTHER REASONS, IS TO VERIFY YOUR IDENTITY AND HELP PREVENT FRAUD. You agree that your personal information being collected by us is not required as a condition for individual credit/debit transactions, or to pay by checks, but is necessary for us to provide you with the services of *PayVantage*. Before you use the *PayVantage* Loyalty Card for payment, we may verify the information that you have given us.

Business Days. You may use your Loyalty Card and PIN in connection with *PayVantage* on any day during normal business hours at our participating supermarket locations and gas stations.

Customer Service. If you need help or have questions about *PayVantage*, call us toll-free at 1-800-337-2331. Our customer service representatives are available 24 hours a day, 7 days a week.

Eligibility. You are eligible to enroll in *PayVantage* if you are 18 years of age or older and maintain a bank account, debit card or credit card that may be used in connection with *PayVantage*. If your designated bank account, debit card or credit card is closed, we may not complete *PayVantage* transactions, your *PayVantage* privileges may be canceled, and your Loyalty Card may be retained by us if you attempt to use it for a *PayVantage* transaction. To enroll in *PayVantage*, you must accept the terms of this Agreement and complete the *PayVantage* enrollment process. You must also provide us with information about your bank account, debit card or credit card, as applicable. You agree to promptly notify us of any changes in any information you provide to us. Your enrollment information and required documents will be reviewed and approved by us. We reserve the right to deny you enrollment in the *PayVantage* program and reject your use of the Loyalty Card and PIN in connection with *PayVantage* for any reason and in our sole discretion.

Card Ownership. We own the Loyalty Card we issue to you, and you may not transfer it to any other person. If this Agreement is terminated and you thereafter attempt to use your Loyalty Card in connection with *PayVantage*, we may retain it.

Information Accuracy; Credit Verification. You acknowledge and agree that any information you provide to us is complete, true and accurate. You authorize us to request and obtain, from time to time, consumer reports from consumer reporting agencies and other information about you from third parties (including, without limitation, information concerning your bank account, debit card or credit card) that we believe is helpful to determine your eligibility to participate in *PayVantage*, to complete requested transactions, or for any other legitimate business purpose.

Joint Account. If any bank account, debit card or credit card is owned by two or more persons, each owner will be bound by all the terms and conditions of this Agreement and agrees that he or she is jointly and severally liable for all *PayVantage* transactions, fees and charges and other responsibilities that may arise under this Agreement, regardless of whether such owner actually uses the Loyalty Card or PIN in connection with *PayVantage*. If you are a Massachusetts consumer and link a joint bank account to your Loyalty Card, you must provide us with the required certification set forth at the end of this Agreement.

Terminal and Network Use. You may use your Loyalty Card and PIN at any point-of-sale terminal at our participating supermarkets or gas stations. If your Loyalty Card is linked to your bank account or your debit card, we reserve the right to process *PayVantage* transactions through any payment network, system or processor.

Availability of Funds. You agree to maintain, and when you use your Loyalty Card or PIN in connection with *PayVantage*, you represent and warrant to us that you have sufficient available funds in your bank account or credit on your credit card to cover the total amount of a *PayVantage* transaction (including any cash back received and charges provided for in this Agreement). You agree that (a) we may complete a *PayVantage* transaction even if that transaction overdraws your bank account or exceeds your credit card limit, (b) we will not be liable to you if we do, and (c) you are responsible for any charges or interest that your bank may charge you if your bank account becomes overdrawn or the financial institution that issued your credit card may charge if you exceed your available credit card limit. You also agree that we may request that you immediately repay the amount in excess of your available credit card limit or deposit immediately sufficient available funds in your bank account and suspend your use of your Loyalty Card or PIN in connection with *PayVantage* or terminate this Agreement. If we are unable to complete a *PayVantage* transaction for any reason associated with your bank account, debit card or credit card, we will not notify you unless required by applicable law. In the event any *PayVantage* transaction returns due to insufficient funds, you authorize us to debit your account, by charge(s), Electronic Fund Transfer (EFT), or draft(s) for the unpaid sale amount, plus all applicable fees as stated on point-of-sale signage, or the maximum fee(s) allowed by state law. You further confirm you have read and understand the point-of-sale signage pertaining to applicable fees for returned items, which may change from time-to-time as posted. You further understand that you have the right to revoke the authorization for the debiting of your account by EFT by calling Customer Service at 1-800-337-2331 or by sending a written notice of termination to: Customer Service at P.O. Box 55888 Boston, MA 02205 -5888. You further understand and agree that the representations contained in this paragraph apply to all bank accounts or credit card account you may enroll in the *PayVantage* program.

Using Your Loyalty Card. Your Loyalty Card and PIN are exclusively for your use. You agree NOT to give your Loyalty Card or PIN to any person or otherwise permit such person to use your Loyalty Card and PIN, and to take reasonable precautions to safeguard them and keep them confidential. Your Loyalty Card or PIN identify and authenticate you to us when you perform *PayVantage* transactions. You authorize us to rely on your Loyalty Card or PIN to identify you, and as signature authorization for any *PayVantage* transaction performed. You acknowledge and agree that, if you permit another person to use or give another person your Loyalty Card or PIN, you are responsible for any *PayVantage* transaction performed, goods purchased or services obtained and charges incurred by such person, even if that person exceeds your authorization.

Card Payments. You acknowledge and agree that you are responsible for, and you authorize us in our sole discretion to charge and automatically deduct from your bank account or charge to your credit card, as applicable,

the total amount of the *PayVantage* transaction (including any cash back received and charges provided for in this Agreement) as shown on any sales draft or withdrawal order originated by use of your Loyalty Card and PIN, regardless of whether signed by you, and to make credits, debits, and adjustments as required to resolve disputes.

A PIN is required for every *PayVantage* transaction. We will not access or debit your bank account or charge your credit card unless and until you authorize us to do so. You agree that the use of your Loyalty Card or PIN in connection with *PayVantage* will have the same effect as your signature authorizing us to access and debit funds from your bank account or to charge your credit card.

Limitations on Frequency and Amount of Card Transactions. You may make an unlimited number of *PayVantage* purchases each day, subject to the following limitations and other limitations set forth in this Agreement. If your Loyalty Card is linked to your bank account or debit card, you may make up to 5 *PayVantage* transactions per day, up to 10 *PayVantage* transactions per week, and make purchases through *PayVantage* in amounts up to \$600 per day with a maximum cash back allowance of \$100 per day. We also may limit the number of *PayVantage* purchases you can make within a particular period of time, or suspend your right generally to make *PayVantage* purchases for a period of time, based on information we receive from a consumer reporting agency or a check verification service provider. We reserve the right to change these limits at any time in our discretion.

Documentation. *PayVantage* transactions will appear on your bank account statement or your credit card statement, as applicable. Unless a point-of-sale terminal is not working properly, you can get a receipt each time you purchase goods or obtain services using *PayVantage* (regardless of whether your Card is linked to your Bank Account, Debit Card or Credit Card). You should save your receipts and check them against your bank account or credit card statement. If you have any questions, call us at 1-800-337-2331, or write to Customer Service at P.O. Box 55888 Boston, MA 02205-5888. Any documentation provided to you that indicates that a *PayVantage* transaction was made is evidence of such transaction and constitutes proof that the transaction was made.

Lost, Stolen or Unauthorized Use of Card or PIN. If you believe that your Loyalty Card or PIN, or both, has been lost or stolen, or if you suspect that your Loyalty Card or PIN is being or may be used without your permission, or someone has authorized or may authorize a *PayVantage* transaction without your permission, immediately call us at 1-800-337-2331, or write to us at Customer Service at P.O. Box 55888 Boston, MA 02205-5888. You should also notify the issuer of your credit card or debit card, or your bank, as applicable.

Security Guarantee. You are responsible for all *PayVantage* transactions made with your Loyalty Card or PIN, except those determined to be unauthorized because we guarantee payment security. You acknowledge and agree that unauthorized Loyalty Card or PIN use does not include use of your Loyalty Card or PIN by any person to whom you have given authority to use your Loyalty Card or PIN. You further acknowledge and agree that you will be liable for all use by such a person, even if that person exceeds your authorization, until you have provided us with written notice that such person is no longer authorized to use your Loyalty Card or PIN and we have had a reasonable opportunity to act upon such notice. This security guarantee is in addition to any security guarantee that your bank or financial institution may provide to you. You agree to assist us in determining the facts, circumstances and other pertinent information related to any unauthorized use of your Loyalty Card or PIN or fraud investigation and to comply with such procedures or measures as we may require in connection with our investigation, including the filing of one or more reports with the appropriate law enforcement authorities.

Questions about *PayVantage* Transactions (for Loyalty Cards linked to bank accounts or debit cards). ALL QUESTIONS ABOUT *PAYVANTAGE* TRANSACTIONS MUST BE DIRECTED TO US AND NOT TO THE BANK OR FINANCIAL INSTITUTION WHERE YOU HAVE YOUR BANK ACCOUNT. We are responsible for the services available through *PayVantage* and for resolving any errors in transactions made with your Loyalty Card or PIN.

Bank or Credit Card Statements. We will not send you a periodic statement listing *PayVantage* transactions authorized using your Loyalty Card or PIN. The transactions will appear only on the statement issued by your bank or other financial institution. SAVE THE RECEIPTS YOU ARE GIVEN WHEN YOU USE YOUR LOYALTY CARD OR PIN, AND CHECK THEM AGAINST THE STATEMENT YOU RECEIVE FROM YOUR BANK OR OTHER

FINANCIAL INSTITUTION. If you have any questions about one of these transactions, call us at 1-800-337-2331, or write to us at Customer Service at P.O. Box 55888 Boston, MA 02205-5888.

Error Resolution. *If your Loyalty Card is linked to a credit card* and you suspect or discover an unauthorized *PayVantage* transaction, you should contact the financial institution that issued your credit card immediately to report any disputed purchase made with your credit card, and to request a credit. Be sure to follow their instructions for resolving errors and disputing charges. This Agreement does not change the procedures or rights you have with your financial institution. If you are unable to resolve the situation satisfactorily, contact us at 1-800-337-2331 or write us at Customer Service at P.O. Box 55888 Boston, MA 02205-5888. We will process a credit to your credit card if we determine that the disputed purchase made with your Loyalty Card was unauthorized. *If your Loyalty Card is linked to your bank account or your debit card* and you think your bank account statement is wrong or if you need more information about a *PayVantage* transaction listed on the statement, contact us at 1-800-337-2331 or write us at Customer Service at P.O. Box 55888 Boston, MA 02205-5888 as soon as you can. In the event a *PayVantage* transaction you attempt to initiate with a Loyalty Card that is linked to your bank account is declined at the point of sale, we will provide you with additional information for inquiries and notice of important rights you may have under the Fair Credit Reporting Act.

We must hear from you no later than 90 calendar days after your bank sent the FIRST statement on which the problem or error appeared. We will extend this time period for a reasonable period only under the circumstances prescribed by applicable law. When you contact us or in your correspondence, tell us your name, address, telephone number and bank account or debit card number; describe the error or *PayVantage* transaction you are unsure about and explain as clearly as you can why you believe it is in error or why you need more information; and tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days following the date you notified us. We will tell you the results of our investigation within 10 business days following the date you notified us, and will correct any error promptly. If we need more time, however, we may take up to 45 calendar days to investigate your complaint or question following the date you notified us. If the alleged error involves a transfer resulting from a point-of-sale transaction, we may take up to 90 calendar days (instead of 45 calendar days) to investigate. If we decide to do this, we will provisionally recredit your bank account within 10 business days following the date you notified us for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. We will also inform you, within 2 business days after having provisionally recredited your bank account, of the amount and the date of such credit to your bank account. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not provisionally recredit your bank account. (If you are a Massachusetts consumer, the time limits referred to in this paragraph are measured in calendar days and the longer time periods to investigate claims for point-of-sale transactions do not apply.) If we decide that there was no error, we will (i) send you a written explanation within 3 business days after we finish our investigation, (ii) reverse any provisionally credited amount to your bank account, if applicable, and (iii) notify your bank that it must honor debits to your bank account for 5 business days after our notification. If an overdraft results, we will promptly reimburse your bank in the amount of the overdraft. If we determine that an error occurred, we will transfer funds to or from your bank account, in the appropriate amount within 1 business day of making our determination. You may, at no cost, examine and inspect all documents that we used in our investigation. You may also, for a reasonable fee to cover our related photocopying costs, ask for copies of the documents that we used in our investigation.

Stop Payments. UNLESS OTHERWISE PROVIDED IN THIS AGREEMENT, YOU MAY NOT STOP PAYMENT OF ELECTRONIC FUND TRANSFERS, THEREFORE, YOU SHOULD NOT EMPLOY ELECTRONIC ACCESS FOR PURCHASES OR SERVICES UNLESS YOU ARE SATISFIED THAT YOU WILL NOT NEED TO STOP PAYMENT. The fact that you initiate certain electronic fund transfers from your bank account (whether directly or through your debit card) will, except as otherwise provided in this Agreement, effectively eliminate your ability to stop payment of the transfer.

Keeping You Informed of Changes. We may change any term or condition of this Agreement in our sole discretion and from time to time. Any such change will generally be effective immediately without notice to you unless we are required by applicable law to provide you with advance written notice of the proposed changes. In such instances, those changes will be effective immediately after we have provided you with the required advance written notice following the effective date stated in such notice. If you provide us with your e-mail address, then you are consenting to allow us to provide you with any such written notice or any other required notices by e-mail sent to that e-mail address. If you do not agree to the changes, you may terminate this Agreement in accordance with the terms of this Agreement. You will be deemed to accept any changes to this Agreement if you continue to

maintain or use your Loyalty Card or PIN in connection with *PayVantage* after the date on which the changes became effective. This Agreement may not be amended or modified orally.

Cancellation and Termination. We reserve the right to terminate this Agreement and cancel your participation in the *PayVantage* program for any reason and at any time without notifying you. You also have a right to terminate this Agreement and your use of your Loyalty Card or PIN by calling us at 1-800-337-2331 or writing us at Customer Service at P.O. Box 55888 Boston, MA 02205-5888. If you call, we may require you to put your request in writing and get it to us within ten (10) calendar days after you call.

If we take any action to collect any amounts you owe us under this Agreement, to retrieve your Loyalty Card, to enforce our rights under this Agreement (regardless of whether a lawsuit is filed), or to defend ourselves in a lawsuit brought by you where we are the prevailing party, you agree to reimburse us for our losses, liabilities, claims, fines, penalties, fees, costs and expenses (including, without limitation, attorneys' fees and litigation costs) of any kind, to the extent permitted by applicable law.

Any termination of this Agreement, whether initiated by you or us, will not affect any of your or our rights and obligations that have arisen before the effective date of termination of this Agreement. You will be responsible for all *PayVantage* transactions completed with your Loyalty Card or PIN, even if we allow a transaction to be completed with your Loyalty Card or PIN after this Agreement has been terminated. If you attempt to use your Loyalty Card in connection with a *PayVantage* transaction after this Agreement is terminated, your Card may be retained.

Confidentiality. In order that your privacy may be protected, we will not disclose any information to third parties about you, your bank account, debit card or your credit card, except in the situations noted below. Specifically, we will disclose such information: (a) where it is necessary for completing *PayVantage* transactions; (b) to persons authorized by law in the course of their official duties; (c) to a consumer reporting agency as defined by applicable state and federal law; (d) in order to comply with government agency or court orders, such as a lawful subpoena; (e) to our employees, auditors, service providers, attorneys or collection agents in the course of their duties; (f) if you give us permission, which, if you are a Massachusetts consumer, will automatically expire 45 calendar days after we receive your authorization (any owner of your bank account, debit card or credit card may provide us with such permission.); (g) in order to verify the condition and existence of your bank account, credit card or debit card for a third party, such as a credit bureau or merchant; (h) as disclosed in this Agreement or our Loyalty Card privacy policy located at www.stopandshop.com; and (i) as otherwise permitted by law.

Purchases. WE DO NOT MAKE, AND WE HEREBY DISCLAIM, ANY WARRANTIES REGARDING THE *PAYVANTAGE* PROGRAM, THE USE OF YOUR LOYALTY CARD OR PIN OR ANY GOODS OR SERVICES PURCHASED THEREWITH, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

Failure to Make an Electronic Transfer. For Loyalty Cards linked to bank accounts or debit cards, if we do not complete a *PayVantage* transaction from your bank account on time or in the correct amount in accordance with our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for example, if: (a) through no fault of ours, you do not have enough available funds in your bank account to make the transaction; (b) the funds in your bank account are subject to legal process or other encumbrance restricting the transaction; (c) the transaction will exceed the credit limit on your overdraft line of credit tied to your bank account with the bank (if any); (d) we receive incomplete or inaccurate bank account information from you or a third party; (e) you or we have terminated this Agreement; (f) if the point-of-sale terminal or other part of the *PayVantage* system was not working properly and you knew about the breakdown when you started the transaction; (g) if the terminal where you attempted the transaction did not support the type of transaction you requested; (h) your Loyalty Card or PIN has been reported lost or stolen or we have reason to believe that a transaction has not been properly authorized or that you or someone else is attempting to make a transaction for fraudulent or illegal purpose; (i) your PIN or Loyalty Card has been canceled due to inactivity or at our discretion; (j) your bank account has been closed; (k) you did not properly follow the provisions of this Agreement; or (l) circumstances beyond our control, such as fire, flood, or power loss, prevent the transaction, despite reasonable precautions that we have taken. There may be other exceptions stated in our agreement with you or as permitted by law.

Limitation on Liability. We will not be liable for any loss or damage you incur as a result of any dealings with, or services provided by, the bank or the financial institution that issued your credit card. IN NO EVENT WILL WE BE

LIABLE FOR ANY CONSEQUENTIAL, EXEMPLARY, INDIRECT OR PUNITIVE DAMAGES OR LOST PROFITS, EVEN IF YOU ADVISE US OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES.

No Third Party Beneficiaries. This Agreement is for the sole and exclusive benefit of you and us, and it is not intended to confer upon any person other than you and us (and both of our respective successors and permitted assigns) any rights, remedies or benefits. This Agreement does not relieve or discharge any obligation or liability of any third person or entity and does not give any third party any right to subrogation or other action over or against either of us.

Indemnification. You agree to indemnify and hold us, our directors, officers, employees, and agents (and the same of our affiliates and our affiliates themselves) harmless from and against losses, liabilities, claims, fines, penalties, fees, costs and expenses (including, without limitation, attorneys' fees and litigation costs) of any kind arising in connection with the services provided under this Agreement, except to the extent that they arise out of our own gross negligence or willful misconduct.

Assignment. We may, at any time, assign this Agreement, including our rights, interests and obligations thereunder, in whole or in part, or delegate any of our responsibilities under this Agreement to any other person or entity without notice to or consent from you. You may not assign this Agreement, including any of your rights, interests and obligations thereunder, in whole or in part, or delegate any of your responsibilities under this Agreement without our prior written consent.

Waiver. We may delay enforcing our rights under this Agreement without losing them. If we waive a provision of this Agreement, the waiver applies only in the specific instance in which we decide to waive the provision and not to future situations or other provisions.

Successors. This Agreement is binding upon and for the benefit of you and us, and your and our permitted successors and assigns.

Severability. If any provision of this Agreement is deemed to be void or unenforceable by a court of competent jurisdiction, or any governmental agency that provision will continue to be enforceable to the extent permitted by that court or agency, and the remainder of that provision will no longer be considered as part of this Agreement. All other provisions of this Agreement will, however, remain in full force and effect.

Monitoring and Recording. You acknowledge and agree that your telephone calls and other notices and communications you provide to us may be monitored and recorded for training and quality control purposes. We may, and you agree and authorize us to, monitor, record, retain and reproduce your telephone calls and any other notices and communications you provide to us, regardless of how transmitted to us, as evidence of your authorization to act in connection with the *PayVantage* Program or any *PayVantage* transaction. We will not be liable to you or any third party for any losses or damages that are incurred as a result of these actions. We are not under any obligation to monitor, record, retain or reproduce such items, however, unless required to do so by applicable law.

Correspondence. To the extent permitted under applicable law, any written correspondence you send to us will not be effective until we receive and have had a reasonable opportunity to act on such correspondence. Any written correspondence we send to you, however, will be considered received by you within 3 calendar days of the date we mail the correspondence to you at your address as it appears on our records.

Governing Law. This Agreement shall be governed by and interpreted according to the laws of the Commonwealth of Massachusetts and, to the extent applicable, the laws of the United States. The unenforceability of any provision of this Agreement will not in any way affect or impair the legality of enforceability of the remaining provisions of this Agreement.

Required Certification for Joint Bank Accounts

In the case of a joint bank account held by two or more consumers, Massachusetts law permits us to issue a Loyalty Card or PIN in connection with the *PayVantage* program only in response to a request or application by all joint bank account owners. You must agree to the following customer acknowledgement by signing electronically, by providing a PIN, or by clicking the appropriate check box when linking a joint bank account to your Loyalty Card or PIN: "By signing electronically, by providing a PIN, or by clicking the appropriate check box, I (a) understand and acknowledge that The Stop and Shop Supermarket Company LLC, its subsidiaries, affiliates and

agents (Stop & Shop) may issue a Loyalty Card or PIN in connection with the *PayVantage* program only in response to a request or application by all bank account owners; (b) represent and warrant to Stop & Shop that all bank account owners have requested or authorized the issuance of a Loyalty Card or PIN; and (c) understand that Stop & Shop may immediately revoke the Loyalty Card or PIN and terminate the Agreement if I have misrepresented any fact about the bank account."

Required Authorization and Acknowledgement for Loyalty Cards Linked to Bank Accounts and Debit Cards

You must sign this authorization electronically (either by providing a PIN or clicking the appropriate box) when linking a new bank account to your Loyalty Card: "I authorize The Stop and Shop Supermarket Company LLC, its subsidiaries, affiliates and agents (Stop & Shop) to initiate debits, credits, and adjustments from time to time via ACH or other mechanisms to the bank account I have designated electronically or separately in writing, in the amount of goods and services purchased using the Loyalty Card and other amounts owed by me to Stop & Shop, and in amounts to resolve errors and disputes under the Agreement. I agree that I remain responsible for paying such amounts described above in the event that there are insufficient funds in my bank account to cover such amounts. I acknowledge that this authorization shall remain in effect until Stop & Shop has received written or electronic notice terminating this authorization in such time and in such manner as to afford Stop & Shop reasonable notice to act on it and all obligations to Stop & Shop have been paid in full. I understand that this authorization can be terminated by calling Customer Service at 1-800-337-2331 or by sending a written notice of termination to: Customer Service at P.O. Box 55888 Boston, MA 02205-5888. I authorize Stop & Shop to withdraw funds from my bank account by (i) initiating an electronic funds transfer or (ii) drawing a draft against the bank account on my behalf and presenting it to my bank for payment. I also represent that I am authorized to withdraw funds and, if applicable, to sign checks from the bank account. In the event that I change my bank account I will promptly notify Stop & Shop and this authorization will apply to the new bank account."