



Merrill Lynch

Merrill Lynch 8-Digit Account Number _____

Name _____

Address _____

City _____

State _____

Zip _____

Merrill Lynch Web Bill Pay Service

By signing below, I hereby apply for the Merrill Lynch Web Bill Pay Service (the "Service") and I consent and agree to all of the terms and conditions of the Merrill Lynch Web Bill Pay Service Agreement (the "Service Agreement"), as amended from time to time according to its terms. I further agree that my enrollment in the Service shall constitute my acknowledgment that I have received and read the Service Agreement and have retained a copy for my records.

I hereby authorize Merrill Lynch to post my bill payment transactions to my Merrill Lynch account that I have designated for use with the Service. I agree that any instructions transmitted to Merrill Lynch through the Service from a personal computer operated by me or by any person whom I have authorized to do so, shall constitute authorized transactions for my account. I authorize Payees to disclose to Merrill Lynch and its agents information regarding my account(s) with such Payees in order to complete transactions using the Service, including resolving questions regarding such transactions.

The Service Agreement shall supplement, and the Service shall be subject to, all of the terms and conditions of my central asset account agreement with Merrill Lynch, and such central asset account agreement shall otherwise remain in full force and effect. If at any time I decide to discontinue the Service, I will notify Merrill Lynch in writing to cancel the Service.

Signature

Date

Signature (For joint account)

Date

FOR OFFICE USE ONLY:

Please enroll by accessing KDC; go to the traits page and place an "X" by internet service, go to the AM page and place an "A" by the internet field, place a "Y" by WMP; finally, go to the verification page, then update Reference Procedure Bulletin: PB02-02-Domestic

<http://pnp.worldnet.ml.com/cgi-bin/texis.exe/scripts/vtx/wfpublink/main.html?PUBPAGE=bull/2002/pb02-02.htm>

Web Bill Pay Instruction Form

By enrolling in the Web Bill Pay Service, you authorize us to accept your instructions through a personal computer. Merrill Lynch will initiate debits to your Merrill Lynch account and remit funds on your behalf to merchants and other persons as you instruct. In the event that erroneous payments are made, you authorize us to initiate debit or credit entries to your account to correct such erroneous payments, provided that any such correction is made in accordance with applicable laws, rules or regulations.

By providing us with the names and account information for those merchants and other persons to whom you wish to direct payments, you authorize us to follow the payment instructions we receive from you. The Service is available to receive your instructions via a personal computer with a modem 24 hours a day, seven days a week (except for brief periods for system maintenance). Merrill Lynch's business days for clearing bill payment transactions against your account are Monday through Friday, not including holidays.

When we receive a payment instruction, you authorize us to debit your Merrill Lynch account and remit funds on your behalf on the business day designated by you. We may choose to remit your payments by mailing your Payee a check, by electronic funds transfer, or by other means. Because of the time it takes to transmit your payment to your Payees, they generally will not receive payment on the Transaction Date.

Your authorization will remain in full force and effect until Merrill Lynch has received written notification from you of its termination. Either you or Merrill Lynch may terminate your participation in the Service at any time.

Instructions:

- Enter your 8-digit Merrill Lynch account number
- Enter the first line of the Account Title (e.g., *John and Mary Doe JTWROS* or *John Doe IRA*, or *John Doe C/F John Doe Jr. Minor*)
- Enter your address (street, city, state, zip code)
- Read and agree to the Terms and Conditions
- Ensure the form is signed by all authorized parties on the account

Processing

Please have all authorized parties on the account sign in the appropriate areas, and return to your branch office (your branch office address can be found on your statement).

The Merrill Lynch Service Center is available 24 hours a day, seven days a week, to answer any questions you have about our services at **1.800.MERRILL (637.7455)**.