

No Illegal or Dangerous Items. You will not store any illegal or dangerous items in the safe deposit box.

Your Obligation of Reasonable Care. You must exercise reasonable care regarding our vault, our security procedures, the safe deposit box, and its contents, and must promptly report to us any problems or unsafe or insecure conditions that you observe in using the safe deposit box.

Death, Incapacity, Dissolution, or Bankruptcy. Each of you agrees to give us notice in writing of the death, disability, incapacity, or incompetence of, or any divorce, dissolution, separation, annulment, or bankruptcy proceedings regarding, any of you as soon as such knowledge is obtained. You also agree to give us such notice orally before your next entry into the safe deposit box.

Keys, Combinations, and Other Access Devices. You agree not to duplicate any keys provided to you pursuant to this lease. You will return all keys and supply us with all combinations, passwords, PINs, and other access devices on termination of this lease. You will notify us immediately if you lose a key or lose or forget your combination, password, PIN, or other access device. You will pay us any reasonable costs that we incur as a result of such loss or forgetfulness; as a result of your failure to provide us with such keys, combinations, passwords, PINs, or other access devices on termination of this lease; as a result of our being required by law or court or administrative order to obtain forced entry; or as a result of our obtaining forced entry pursuant to the Remedies section of this lease.

Court Orders and Litigation Expenses. We have no obligation to challenge the validity of, and are entitled to comply with, any court or administrative order with respect to the safe deposit box or its contents. You will pay our reasonable expenses, including attorneys' fees, in the event we become involved in a dispute or litigation concerning the safe deposit box or its contents.

Hold Harmless. You will indemnify and hold us harmless with respect to your actions regarding the safe deposit box and its contents; with respect to the actions of any agent; with respect to the actions of any former agent occurring before we receive actual written notice of the facts ending the former agent's authority; and with respect to any disposition of safe deposit box contents we make pursuant to this lease or the requirements of law.

Termination, Vacation, and Removal of Contents.

Unless otherwise provided by law:

- (a) Either you (or any of you) or we can terminate the lease for default by written notice, which will be immediately effective;
- (b) Either you (or any of you) or we can terminate the lease for any other reason by 30 days advance written notice; and
- (c) Upon termination, you will immediately vacate the safe deposit box and remove all its contents.

Any of you can sign the Termination Acknowledgement section of this lease on behalf of all of you. If we terminate

the lease for any reason other than default, you will be entitled to a refund of any unearned portion of the annual rent paid in advance not used to satisfy any other lease indebtedness. You will not be entitled to a refund of rent for any other reason.

Remedies. We are entitled to all remedies for default that are available under law. In addition, unless otherwise provided by law, until such time as the safe deposit box or its contents are legally presumed to be abandoned or unclaimed property, if you fail to vacate the safe deposit box and remove all its contents as provided above:

- (a) We can do so by any means necessary, including forced entry;
- (b) We can apply any cash contents not obviously much more valuable as a collectable to any lease indebtedness;
- (c) We can sell any contents on a commercially reasonable basis and apply the proceeds to any lease indebtedness; and
- (d) We will return any contents or proceeds of contents not thus disposed of to you upon your request, except to the extent of any right of set-off that we have under law.

We can report your defaults to credit bureaus and consumer reporting agencies.

Suspension. We can suspend access to our vault and your safe deposit box in the event of an emergency or to make alterations or repairs. Unless otherwise provided by law, we also can suspend such access in the event of legal issues, levies, attachments, garnishments, actions, or proceedings concerning the safe deposit box or its contents pending their resolution.

Notices. Except as otherwise provided by law, notices to us will not be effective until actually received, and notices to you will be effective on mailing, postage prepaid and properly addressed, whether or not actually received, provided we make a written record of the mailing at the time it occurs.

Changes. These Terms and Conditions, other than the right to terminate on 30 days advance written notice and your above stated right to a refund upon termination by us, can be changed by us upon 30 days advance written notice to you. No notice to you is required for changes to our security procedures, but we will provide you with information and guidance regarding them as indicated above.

Miscellaneous. This lease is governed by and subject to the laws of the United States and Pennsylvania. Headings are not part of these Terms and Conditions and are for reference purposes only. This lease is the entire and only agreement between the parties concerning the safe deposit box.

