

## <u>Unlawful Internet Gambling Notice For Commercial Clients</u>

Federal law requires that Commercial/Business clients be provided with this notice.

Certain federal and/or state laws such as the Unlawful Internet Gambling Enforcement Act or Third Party Service Providers' Rules may limit or prohibit certain transactions such as (but not limited to) those coded as unlawful Internet gambling transactions.

First Western Trust Bank ("The Bank") may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any unlawful Internet gambling or illegal activity.

These restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.