



EXPRESS FUNDING

INSTANT DEPOSITS, UP TO \$500 PER DAY

EASY & FREE ENROLLMENT • NO TRANSACTION FEES

Express Funding is the new way to fund your NYRA Rewards account! Members making personal check deposits, including electronic funds transfer requests, receive immediate credits to their account. Eligible accountholders can make Express Funding deposits up to \$500 in any single transaction per day, and up to a maximum of \$1,000 over the course of any rolling seven (7) day period. Funding requests exceeding the limits require the usual waiting period of four (4) calendar days before funds become available. **See reverse for Express Funding Terms and Conditions.**

Complete the form below and return to a customer service information booth or:

Mail To: NYRA
ATTN: NYRA REWARDS
PO BOX 90
JAMAICA, NY 11417
Fax To: 1-866-NYRA-WIN (1-866-6972-946)

Enroll online: Using NYRA Rewards Internet Wagering at www.nyra.com

Enroll by phone: 1-800-THE-NYRA (1-800-843-6972), select option (4)

Fold and Tear Here

Express Funding Enrollment Request

NYRA Rewards Account Number _____

Name _____

[] I agree to the Express Funding Terms and Conditions. Please enroll me.
Initial Here

X _____
Signature

Date

Optional: Complete below to also register your checking account for Electronic Funds Transfer (*attach a voided check*)

Bank Routing Number _____ Checking Account Number _____



NYRA Rewards Express Funding Terms and Conditions

NYRA Rewards membership and account funding are available to individuals eighteen (18) years of age and older.

Electronic Funds Transfer

- (1) You can fund your NYRA Rewards account using your personal checking account with electronic funds transfer. You are allowed to register up to one (1) personal checking account for this service at any time.
- (2) There are currently no fees charged by NYRA for this service; however, NYRA reserves the right to adjust the fee schedule without prior notice. You will be notified of NYRA's applicable transaction fees, if any, prior to you confirming your deposit request.
- (3) Upon your deposit request confirmation, your NYRA Rewards account will be credited with the amount you are depositing after a four (4)-calendar day waiting period.
- (4) Once you have five (5) check deposits simultaneously pending in the waiting period, you will not be allowed to request another electronic funds transfer until one of those pending have cleared.
- (5) To deposit by electronic funds transfer, you agree to provide your bank routing number, checking account number, and any other information required by NYRA to process your deposit request.
- (6) By providing your checking account information, you authorize NYRA to store your information in secured electronic format or any other method selected by NYRA in order to provide this service to you now and in the future.
- (7) By providing your checking account information, you agree that you are representing yourself and that you take full responsibility for all deposits made to your NYRA Rewards account.
- (8) NYRA is not responsible for any fees charged to you by your bank.
- (9) If a check deposit is returned from your bank unpaid, you are fully responsible to NYRA for funds provided to your NYRA Rewards account and all fees as a result of this unpaid deposit transaction. NYRA reserves the right to recover unpaid deposits and fees from your NYRA Rewards account, through collection procedures, and/or to seek any and all relief that may be available to NYRA at law or in equity.
- (10) NYRA reserves the right to disable your NYRA Rewards account until your unpaid fees and charges are paid to NYRA.
- (11) You can withdraw funds from your NYRA Rewards account to your personal checking account with electronic funds transfer, provided that you have made at least one successful deposit to your NYRA Rewards account using the same personal checking account. There are no fees for this service; however, NYRA reserves the right to adjust the fee schedule without prior notice. You will be notified of NYRA's applicable transaction fees, if any, prior to you confirming your withdrawal request.

Express Funding

- (1) You can fund your NYRA Rewards account using Express Funding with your personal check deposits, either by electronic funds transfer or physical checks. Express Funding is only available using your personal checking account registered in the electronic funds transfer system.
- (2) With Express Funding, qualified deposits will result in immediate credits to your NYRA Rewards account, up to the allowable Express Funding limits. Deposit amounts above these limits will be credited to your NYRA Rewards account after a four (4)-calendar day waiting period.
- (3) In order to use Express Funding, you are required to enroll and to agree to all of NYRA's relevant terms and conditions. By enrolling in Express Funding, you are also agreeing to NYRA Reward's terms and conditions for electronic funds transfer.
- (4) The Express Funding daily limit is \$500 maximum in one day and in any single transaction. Express Funding is further limited by \$1,000 over any rolling seven (7) day period.
- (5) There are currently no fees charged by NYRA to enroll or to use the Express Funding option; however, NYRA reserves the right to adjust the fee schedule without prior notice. You will be notified of NYRA's applicable transaction fees, if any, prior to you confirming your deposit request.
- (6) Upon your deposit request confirmation and approval of the Express Funding eligibility screening, your NYRA Rewards account will be immediately credited within the allowable Express Funding limits, and amounts over the limits will be credited after a four (4) calendar day waiting period.
- (7) To make an Express Funding deposit, you agree to provide your bank routing number, checking account number, and any other information required by NYRA to process your deposit request.
- (8) By providing your checking account information, you authorize NYRA to store your information in secured electronic format or any other method selected by NYRA in order to provide this service to you now and in the future.
- (9) By providing your checking account information, you agree that you are representing yourself and that you take full responsibility for all deposits made to your NYRA Rewards account.
- (10) NYRA is not responsible for any fees charged to you by your bank.
- (11) To make an Express Funding deposit by physical check, you must submit a deposit slip and select the Express Funding option. Such deposit requests will be processed after receipt by NYRA. NYRA is not responsible for illegible deposit slips.
- (12) For physical check deposits, you agree that NYRA may process the transaction by electronic clearing. Such checks could be voided and destroyed by NYRA, and as a result, a copy of these checks will not be available from your bank.
- (13) If a check deposit is returned from your bank unpaid, you are fully responsible to NYRA for funds provided to your NYRA Rewards account and all fees as a result of this unpaid deposit transaction. NYRA reserves the right to recover unpaid deposits and fees from your NYRA Rewards account, through collection procedures, and/or to seek any and all relief that may be available to NYRA at law or in equity.
- (14) NYRA reserves the right to disable your NYRA Rewards account until your unpaid fees and charges are paid to NYRA.
- (15) Unless exigent circumstances were present and reviewed by NYRA, if a check deposit is returned from your bank unpaid, you will be considered ineligible for Express Funding for a period of six (6) months. If a check deposit is returned from your bank unpaid twice within a 12-month period, again in the absence of exigent circumstances reviewed by NYRA, you will be permanently ineligible for Express Funding.

By agreeing to the NYRA Rewards Express Funding Terms and Conditions, you confirm that:

- You are eighteen (18) years of age or older.
- The Bank information that you will provide is for your Bank
- You intend to add to or subtract from the balance of your NYRA Rewards account
- You understand that the use of NYRA's funding system in this regard constitutes your acceptance of all of the relevant NYRA terms and conditions applicable hereto.