SERVICE TERMS

This document is part of your Service Proposal and describes the service terms applicable to each service we provide. A copy of our current terms is available in your online portal.

We have issued the accompanying Service Proposal and these Service Terms in order to document the understanding between us as to the scope of the work that we will perform for you.

Each section below describes the terms related to a service that we provide. The Service Proposal outlines the services we will provide to you, and only the appropriate sections of this Service Terms document are applicable to our engagement with you. In the event that we agree to provide an additional service in a Change Order or supplemental Service Proposal, the appropriate terms will apply to those services.

Table of Contents

Accounting and Payroll Support

Accounting and Payroll Support may include review and discussion of generally accepted accounting principles (GAAP), regulatory requirements, reading client prepared financial statements, proposing adjusting entries, answering a range of questions related to accounting and payroll, and software explanations. We may discuss the treatment or accounting for specific transactions, events, or proposed transactions or events, on a prospective, retrospective, or pro forma basis. We will consult with you regularly as to the specifics of what services you wish us to perform.

Your accounting records are solely your responsibility. Unless otherwise outlined in these Service Terms and our Service Proposal, our work in your accounting system in connection with any financial statements are for management's use only and are not intended for third party use. Unless otherwise outlined in these Service Terms and our Service Proposal, our work is not intended to result in the submission or issuance of financial statements by us, as defined by the Statements on Standards for Accounting and Review Services (SSARSs) issued by the American Institute of Certified Public Accountants (AICPA).

We do not take any responsibility for your compliance with federal, state, or local laws or regulations. You are solely responsible for legal compliance, liability, and taxes.

Accounting Services

We may provide full service or after-the-fact accounting, bill payment, and other services.

Our engagement is limited to the period and the services indicated. We will not audit or review your financial statements, or any other accounting documents or information that you provide. Accordingly, we ask that you not in any manner refer to these services as an audit or review. Nor will we otherwise verify the data you submit for accuracy or completeness. Rather, we will rely on the accuracy and completeness of the documents and information you provide to us.

Any failure to provide necessary documents and information to us, or to do so on a timely basis, will impede our services, and may require us to suspend our services or withdraw from the engagement. You agree to accept responsibility for any effect on your accounting records and financial statements of basic financial information or transaction documents not submitted to us for processing and entry, or losses that may result from their absence.

You may give us access to your accounting system(s) in conjunction with the provision of these services. You are responsible for restricting our access to only appropriate functions and/or security levels. In accordance with our mutual agreement, we may post adjustments to your general or subsidiary ledgers as identified in the reconciliation process, and we will report any such adjustments to you in our reconciliation reports. We will not assume responsibility for the issuance or approval of checks, payments, or other monetary transactions of any kind.

If we issue bill payments for you, we will only do so subject to your final approval and authorization. Any bill payments (checks or other transactions) issued from our office will be authorized by you by appropriate means, including but not limited to approval in the accounting or banking system, approval by digital signature, or approval by physical signature or review.

Subject to our agreement with you, we may keep a signature stamp at our office for use in authorizing checks for issuance. We will only use such signature stamp when authorized by you by one of the means listed above, and only subject to your approval of each individual transaction or batch of transactions.

We may agree upon certain authorization procedures with you from time to time, and may make exceptions to allow verbal authorization from you only in extraordinary circumstances, and always subject to our own acceptance of such approval.

We are not responsible for late fees, returned payment fees, or any other fees related to accounts payable or payment of your bills. Any fees for third-party bill payment services will be either included in your Service Proposal (if indicated under "Third Party Fees Included"), or may be added to your monthly bill.

If we utilize any third-party bill payment services or banking services to pay your bills, you agree to be bound by the terms and conditions of such services, you authorize us as your limited agent to approve any such agreements or to set up such services for you, and you explicitly authorize us to initiate bill payment or other payment transactions for you on such services.

You agree to hold us harmless from any and all liability related to the payment of your bills and/or issuance of checks on your behalf.

We may receive checks for deposit into your accounts, if we have agreed to provide such services. In any such case, we will record them as received in your accounting system, and will deposit them into your bank accounts. We will not otherwise hold any funds on your behalf, and specifically do not operate any trust funds for client accounts, and do not disburse client funds from our own accounts for your benefit.

Accounting System Implementation

We will assist you in the setup and implementation of an accounting system chosen by you, including the following:

- Creation of the company/data file and general configuration.
- Creation of a customized chart of accounts.
- Import or initial input of balance and/or transaction information for the agreed upon period (usually the current year to date).
- Review of initial profit and loss and balance sheet reports to identify issues with the system.
- Training for you and your personnel on how to use the system, as outlined in the Service Proposal (and subject to additional terms).
- Ongoing support for the system during the duration of our engagement.

During the course of this engagement, we may recommend the purchase and installation of computer or technological software, hardware, communication devices, and/or services. Warranties, to the extent they exist, are provided solely by the manufacturer and/or vendor of those products or services, and we specifically disclaim all warranties, expressed or implied, including the implied warranty of merchantability and fitness for a particular purpose associated with these products or services.

You may give us access to your accounting and/or banking system(s) in conjunction with the provision of these services. You are responsible for restricting our access to only appropriate functions and/or security levels. In accordance with our mutual agreement, we may post adjustments to your general or subsidiary ledgers as identified in the reconciliation process, and we will report any such adjustments to you in our reconciliation reports. We will not assume responsibility for the issuance or approval of checks, payments, or other monetary transactions of any kind.

Business Advisory Services

We may provide you with a range of business advisory services, as outlined in your Service Proposal. These may range from high-level to in-depth training, best practices sessions, and coaching and business advice.

The services provided are done at your direction, and in order to advance your interests with respect to any such matters as you may assign to us and we may accept on a periodic or ad-hoc basis. Using our professional judgment, we will endeavor to assign work on your behalf to those consultants, analysts, and other staff that we deem appropriate under the circumstances. Although we will do our best to serve you effectively, we cannot guarantee success on any given project or endeavor. We cannot guarantee any specific financial or other outcomes, and we do not guarantee that any particular result will be attained by us.

We are available to assist you in implementing the actions and strategies agreed upon as you deem appropriate. The nature and extent of our implementation services will be established at that time. Implementation of your plan is a separate engagement, and we will provide you with a separate Service Proposal for that process if and when it becomes necessary.

During the course of this engagement, we may recommend the purchase and installation of computer or technological software, hardware, communication devices, and/or services. Warranties, to the extent they exist, are provided solely by the manufacturer and/or vendor of those products or services, and we specifically disclaim all warranties, expressed or implied, including the implied warranty of merchantability and fitness for a particular purpose associated with these products or services.

We cannot be responsible for the acts, omissions, or solvency of any broker, agent, or independent contractor or other advisor or professional selected to implement any part of your personal financial plan. Our services are not designed, and should not be relied upon, as a substitute for your own judgment nor are they meant to mitigate the necessity of your personal review and analysis.

Financial Statement Preparation

We will prepare the financial statements of the business entity (or entities) listed on the Service Proposal, which comprise the balance sheet as of the appropriate period end date, and the related statements of income, changes in equity, and cash flows for the period then ended and the related notes to the financial statements.

The objective of the engagement is to prepare financial statements in accordance with the selected basis of accounting (a set of financial accounting principles, such as those generally accepted in the United States) based on information provided by you. We will conduct the engagement in accordance with Statements on Standards for Accounting and Review Services (SSARSs) promulgated by the Accounting and Review Services Committee of the American Institute of Certified Public Accountants (AICPA) and comply with the AICPA's Code of Professional Conduct, including the ethical principles of integrity, objectivity, professional competence, and due care.

We are not required to, and will not, verify the accuracy or completeness of the information you will provide to us for the engagement or otherwise gather evidence for the purpose of expressing an opinion or a conclusion. Accordingly, we will not express an opinion or a conclusion or provide any assurance on the financial statements.

Our engagement cannot be relied upon to identify or disclose any financial statement misstatements, including those caused by fraud or error, or to identify or disclose any wrongdoing within the entity or noncompliance with laws and regulations.

The engagement to be performed is conducted on the basis that management acknowledges and understands that our role is to prepare financial statements in accordance with the selected basis of accounting (set of financial accounting principles). Management has the following overall responsibilities that are fundamental to our undertaking the engagement to prepare your financial statements in accordance with SSARSs:

- The selection of the appropriate basis of accounting (set of financial reporting principles) as the financial reporting framework to be applied in the preparation of the financial statements.
- The prevention and detection of fraud.
- To ensure that the entity complies with the laws and regulations applicable to its activities.
- The accuracy and completeness of the records, documents, explanations, and other information, including significant judgments, you provide to us for the engagement to prepare financial statements.
- To provide us with:
  - Documentation, and other related information that is relevant to the preparation and presentation of the financial statements,
  - Additional information that may be requested for the purpose of the preparation of the financial statements, and
  - Unrestricted access to persons within the company with whom we determine necessary to communicate.

The financial statements will not be accompanied by a report. However, you agree that the financial statements will clearly indicate that no assurance is provided on them.

Income Tax Return Preparation

We will prepare your federal income tax return for the year(s) in which you engage us under the Service Proposal, and income tax return(s) for the appropriate state and local jurisdictions (collectively, the "returns"), with supporting schedules, and perform related research as considered necessary. This engagement pertains only to the tax year(s) for which you have engaged us under the Service Proposal, and our responsibilities do not include preparation of any other tax returns that may be due to any taxing authority. Our engagement to prepare your returns will be complete upon the delivery of the completed returns to you. Thereafter, you will be solely responsible to file the returns with the appropriate taxing authorities, unless otherwise agreed in these Service Terms.

If, during our work, we discover information that affects your prior year tax returns, we will make you aware of the facts. However, we cannot be responsible for identifying all items that may affect prior year returns. If you become aware of such information, please contact us to discuss the best resolution of the issue. Amendments to prior year returns, whether or not we prepared the original returns for you, are not included in the scope of the services we agree to provide, unless specifically indicated in the Service Proposal or a Change Order. Such additional work will be subject to additional fees and/or hourly pricing at our discretion, and subject to your approval.

Your returns may be selected for review by one or more than one taxing authority. Any proposed adjustments by the examining agent are subject to certain rights of appeal. In the event of such government tax examination, if you wish to have us represent you during the examination and/or during any appeal, please make that request to us in writing. If we agree to represent you in that regard, such representation will be the subject of, and governed by, a separate or supplemental Service Proposal.

Certain communications involving tax advice may be privileged and not subject to disclosure to the IRS. By disclosing the contents of those communications to anyone, or by turning over information about those communications to the government, you (or your employees or agents) may be waiving this privilege. To protect this right to privileged communication, please consult with us or with your attorney prior to disclosing any information about our tax advice.

Our responsibility as tax preparers is limited to the tax period specified herein and does not extend to any earlier or later periods for which we are not engaged as tax preparers.

The law provides various penalties and interest that may be imposed when taxpayers understate their tax liability. You acknowledge that any such understated tax, and any imposed interest and penalties, are your responsibility, and that we have no responsibility in that regard. If you would like information on the amount or circumstances of these penalties, please contact us.

We may encounter instances where the tax law is unclear, or where there may be conflicts between the taxing authorities' interpretations of the law and other supportable positions. In those instances, we will outline for you one or more of the reasonable courses of action, including the risks and consequences of each such option. In the end, we will adopt, on your behalf, the option that you select after having considered the information provided by us.

Without disclosure in the return itself of the specific position taken on a given issue, we must have a reasonable belief that it is more likely than not that the position will be held to be the correct position upon examination by taxing authorities. If we do not have that reasonable belief, we must be satisfied that there is at least a reasonable basis for the position, and in such case the position must be formally disclosed on Form 8275 or Form 8275-R, which form would be filed as part of the return. If we do not believe there is a reasonable basis for the position, either the position cannot be taken or we cannot sign the return. In order for us to make these determinations, we must rely on the accuracy and completeness of the relevant information you provide to us, and, in the event we and/or you are assessed penalties due to our reliance on inaccurate, incomplete, or misleading information you supplied to us (with or without your knowledge or intent), you will indemnify us, defend us, and hold us harmless as to those penalties.

If the requested income tax returns we are to prepare in connection with this engagement are joint returns, you acknowledge that each taxpayer is our client. Each taxpayer also acknowledges that there is no expectation of privacy from the other concerning our services in connection with this engagement, and we are at liberty to share with either of you, without the prior consent of the other, any and all documents and other information concerning preparation of your returns. We will require, however, that any request for documents or other information be communicated to us in written (including electronically written) form. You also acknowledge that unless we are notified otherwise in advance and in writing, we may construe an instruction from either of you to be an instruction on your joint behalf. Absent a contrary written instruction in the future, we will communicate with either or both of you at the email address or mailing address we have on file.

You have the final responsibility for the income tax return(s) and, therefore, you should review them carefully before you sign them.

You should retain all the documents, canceled checks, and other data that form the basis of income and deductions as reported on your income tax return(s). These may be necessary to prove the accuracy and completeness of the return(s) to a taxing authority.

We will outline any tax deadlines that may affect the period of time in which we need a response from you. Should there be an opportunity to file an extension for a tax deadline, we will outline the circumstances for you. You are ultimately responsible for requesting that we file an extension for you. If we do not receive information from you in a timely and sufficient manner, we may ultimately be required to pursue an extension of the due date of your return(s), suspend our services to you, or withdraw from the engagement.

We are not responsible for your failure to pay any tax due by any deadline, nor are we responsible for your failure to file all tax returns by their respective due dates. If you are subject to tax by a jurisdiction other than the IRS, such as the City of Portland, Multnomah County, or the Tri-Met Transit District, please note that your federal extension is not honored and you will be required to file a separate extension with that authority. We can file this extension upon your request, and we will notify you of this requirement if we identify it in our initial review of information provided to us. However, we cannot be held responsible for a failure to identify or notify you of this requirement.

We may charge a fee of $250 for each extension filed. This fee covers the costs of our time and expenses related to filing the extension. This fee is separate from and in addition to the fees otherwise outlined in your Service Proposal.

Income Tax Return Preparation
Electronic Tax Return Filing

You understand that your income tax return(s) will be filed electronically through a secure third-party filing service. You authorize us to transmit your return(s) electronically through this third-party service to the appropriate taxing authorities.

Prior to filing your return(s) electronically, we may require you to sign and return one or more authorization form(s), as required by the IRS and other taxing authorities. We will not file your return(s) until these forms are completed. You will receive confirmation from us, with a copy of your final filed returns, once your returns have been electronically filed.

You may opt-out of filing your return electronically. In such cases, we may charge an additional fee of $250 for preparation of Form 8948, Preparer Explanation for Not Filing Electronically, and you will be solely responsible for timely filing of all return(s) after we deliver the final copies to you.

Income Tax Return Preparation
Estimated Tax Payments

As part of our preparation of your income tax return(s), we will provide you with a recommended schedule of quarterly estimated tax payments for the following tax year. Our calculation of these payments will be based solely upon information provided by you, including any information about changes in your tax, financial, employment, or personal situations that may affect your subsequent year tax situation.

Due to the nature of calculating estimated payments, we cannot guarantee their accuracy or that complying with our recommended tax payment schedule will alleviate your responsibility for penalties and interest due to failure to timely pay tax liabilities. We will do our best to account for known changes in your tax situation, but cannot be responsible for your failure to disclose any relevant changes to us.

If you experience changes in your tax situation or otherwise wish for us to recalculate your quarterly estimated tax payments after the conclusion of the engagement outlined in these Service Terms or your Service Proposal, we will provide services to you under a separate or supplemental Service Proposal, and such services may be subject to additional fees.

Income Tax Return Preparation
Foreign Financial Interests

Any person or entity subject to the jurisdiction of the United States (including individuals, corporations, partnerships, trusts, and estates) having a financial interest in, or signature or other authority over, bank accounts, securities, or other financial accounts having an aggregate value exceeding $10,000 (U.S. Dollar equivalent) in a foreign country, shall report such a relationship. Filing requirements also apply to taxpayers that have direct or indirect control over a foreign or domestic entity with foreign financial accounts, even if the taxpayer does not have foreign account(s). For example, a corporate-owned foreign account would require filings by the corporations and by the individual corporate officers with signature authority. Failure to disclose the required information to the U.S. Department of the Treasury may result in substantial civil and/or criminal penalties.

If you and/or your entity have a financial interest in any foreign accounts, you are responsible for providing us with all the information necessary to prepare the appropriate form required by the U.S. Department of the Treasury. If you provide us with this information in a timely manner, we will electronically file the required form for you. You authorize us to do this on your behalf.

If you do not provide us with information regarding any interest you may have in a foreign account, we will not be able to prepare any of the required disclosure statements, and we assume no responsibility or liability for your failure to report your foreign financial account(s).

In addition, the Internal Revenue Service, under IRC §6038(a), requires information reporting with respect to certain foreign corporations (Form 5471) and describes the information required to be reported on this form, which is due when your income tax return is due, including extensions. Therefore, if you are an officer, director, or shareholder in a foreign corporation, you may be required to file Form 5471. IRC §6038(b)(1) provides for a monetary penalty of $10,000 for each Form 5471 that is filed after the due date of the income tax return (including extensions) or that does not include complete and accurate information as defined under the regulations. By your signature on the accompanying Service Proposal, you accept responsibility for informing us if you are an officer, director, or shareholder in a foreign corporation and you agree to provide us with the information necessary to prepare the appropriate Form(s) 5471. In the event that you do not provide us with this information, or do not provide the information necessary to complete Form 5471, we assume no responsibility or liability for penalties associated with missing, late, or incomplete filings pursuant to IRC §6038(a).

Payroll Services

Our payroll services include:

- Obtaining your payroll information, validating it, and entering your payroll information into the payroll system.
- Processing payroll and entering payroll accounting into your bookkeeping system.

We will contract with a third-party payroll service provider on your behalf to:

- Process your payroll and provide reporting.
- Provide you with printed checks (from your account or the service provider's account).
- Provide your employees with direct deposit of payroll, pay stubs, and annual W-2s.
- File your payroll tax returns and remit payroll tax payments.

We may also assist you in utilizing a third-party timekeeping service to keep employees' time. We are not responsible for ensuring that employees' time is tracked, but will work with you to monitor and approve employee timesheets in the system.

By engaging us to provide payroll services, you agree to be bound by the terms and conditions of the third-party payroll service provider, and that we may agree to such terms and conditions on your behalf. You appoint us as your limited agent with authority to enter into contract(s) with the third-party payroll service provider on your behalf, and to process payroll, sign and deliver payroll tax returns, and otherwise represent you in relation to the payroll service.

You authorize us to share your information with the third-party payroll service provider to the extent necessary to configure, set-up, and run your payroll. You explicitly authorize us to initiate payroll processing in your name, including encumbering funds in the bank account(s) that you provide us with in order to fund the payroll, payroll taxes, and related expenses.

You agree that we may change the third-party payroll service provider used to provide payroll services to you at any time. You further agree to pay and remain current on all payroll liabilities, including those amounts owed to the third-party payroll service provider in relation to payroll, direct deposits, and payroll taxes. Your failure to fund payroll may result in termination of services by the third-party payroll service provider. You agree to hold us harmless and release us from all liability related to any such occurrence.

We do not take any responsibility for your compliance with federal, state, or local wage and hour laws or regulations. You are solely responsible for legal compliance, liability, and taxes related to employment.

Personal Advisory Services

Personal Advisory Services includes the following services, one or more of which we may provide:

- Cash Flow Planning
- Estate Planning
- Real Estate Portfolio Strategy
- Tax Strategies for Families

These personal advisory services requires that you provide us with various types of information and documents concerning your personal financial situation. We will rely on your representations. If we are unable to obtain from you sufficient information to form a reasonable basis for conclusions and recommendations, our services in connection with this engagement may be limited to those matters for which sufficient information is available, and this may affect our conclusions and recommendations. Should this be the case, we will so advise you in writing.

If we are unable to obtain sufficient information to proceed with the engagement as contemplated and agreed, we will advise you and, as appropriate, discuss terminating or modifying the engagement with you. If we agree to modify or terminate the engagement, we will communicate that to you in writing.

We will keep your personal, non-public information strictly confidential. If your personal information needs to be disclosed when working with your other advisors or with other qualified professionals, we will ask your permission to do so. However, we may be required by legal or regulatory authorities to disclose confidential information without your permission.

We are available to assist you in implementing the actions and strategies agreed upon as you deem appropriate. The nature and extent of our implementation services will be established at that time. Implementation of your plan is a separate engagement, and we will provide you with a separate Service Proposal for that process if and when it becomes necessary.

Responsibility for financial planning decisions is yours. We will aid you in the decision-making process, suggest alternative recommendations to help you achieve your objectives, and assist you in determining how well each alternative meets your financial planning objectives.

The suggestions and recommendations included in your personal financial plan will be advisory in nature, and we cannot guarantee the performance of any investment or insurance products that may be purchased to implement recommendations in your plan. The plan will also include financial projections based upon assumptions about future events. We cannot vouch for the achievability of such projections because the assumptions about future events may not prove to be accurate.

If in the course of this engagement we become aware of a service needed to complete the engagement that we do not or will not provide, we will advise you of that needed service and recommend to you in writing that you engage another service provider to address that service. If you decline to engage such recommended service provider, and we determine that such action impairs our ability to properly address the terms of this engagement, we will so advise you, in writing, and terminate this engagement. If you decline to engage such recommended service provider and we determine that our ability to properly address the terms of this engagement is not impaired, but may be limited in some way, we will advise you, in writing, with respect to how we believe our conclusions and recommendations may be affected.

We cannot be responsible for the acts, omissions, or solvency of any broker, agent, or independent contractor or other advisor or professional selected to implement any part of your personal financial plan. Our services are not designed, and should not be relied upon, as a substitute for your own judgment nor are they meant to mitigate the necessity of your personal review and analysis.

Tax Consulting and Planning

We may provide you with tax consulting or planning services to assist you in finding legal ways to minimize your income taxes and/or to advise you with respect to specific contemplated transactions. This process may necessitate a review of your financial and tax information and that of any organizations that are related to or controlled by you. Specifically, we may provide one or more of the following tax consulting and planning services:

- Reviewing prior year tax returns for recommendations to amend previously filed returns.
- Analyzing your current tax and financial situation and making various projections based upon your assumptions.
- Preparing an estimate of your personal financial condition.

It is possible that your tax situation may include specific areas of the tax law about which we are not experts. In these situations, we will make recommendations to you to (a) engage another person who specializes in that segment of the tax law to assist you, or (b) authorize us to engage such person on your behalf. Should you choose the latter, we will agree with you on the extent, costs, and other specifics of such engagement, and we will require advance payment from you to cover our expected costs in such an engagement.

Our services are offered specifically to the entities listed on the Service Proposal. Our recommendations may not also be in the best interest of your spouse, children, parents, or any business that you may own or in which you have substantial ownership. There may be occasions when it will be in the best interest of these persons or companies to seek separate advice. When services are provided to a married couple, any recommendations made may not be applicable to either spouse in the event of a divorce or separation.

The suggestions and recommendations we provide will be advisory in nature, and we cannot guarantee the performance of any investment or insurance products that may be purchased to implement our recommendations. The plan will also include financial projections based upon assumptions about future events. We cannot vouch for the achievability of such projections because the assumptions about future events may not prove to be accurate. We make no warranties as to the actual performance, tax liability, or other financial impacts you may experience by implementing our recommendations, and you specifically release us from any such liability.

We are not responsible for any tax, penalties, or interest that is determined by any taxing authority to be due, even if such tax, penalty, or interest was not foreseen by our tax projections, and whether or not it was included in our projections. You are solely responsible for filing timely and accurate income and other tax returns in all applicable jurisdictions.

Trust Account Reconciliations

For the period covered by the Service Proposal, we will complete trust account reconciliations for your property manager or principal broker trust accounts, in accordance with Oregon Real Estate Agency laws, regulations, and guidelines. These reconciliations are subject to final review and approval by the responsible Principal Broker or Property Manager, as required under Oregon law and administrative regulations.

Unless otherwise specified herein, this engagement does not include our representation of you related to the reconciliations we complete or any other matters before the Oregon Real Estate Agency, its investigators, or any other regulatory authority. Should you wish to engage us for such representation, it will be the subject of an additional or supplementary Service Proposal and may be subject to modified or additional pricing.

Our engagement is limited to the period and services indicated. We will not audit or review your financial statements, or any other accounting documents or information that you provide. Accordingly, we ask that you not in any manner refer to these services as an audit or review. Nor will we otherwise verify the data you submit for accuracy or completeness. Rather, we will rely on the accuracy and completeness of the documents and information you provide to us.

Any failure to provide necessary documents and information to us, or to do so on a timely basis, will impede our services, and may require us to suspend our services or withdraw from the engagement.

You may give us access to your accounting and/or banking system(s) in conjunction with the provision of these services. You are responsible for restricting our access to only appropriate functions and/or security levels. In accordance with our mutual agreement, we may post adjustments to your general or subsidiary ledgers as identified in the reconciliation process, and we will report any such adjustments to you in our reconciliation reports. We will not assume responsibility for the issuance or approval of checks, payments, or other monetary transactions of any kind.