

You agree to the following terms and conditions:

## 1. Internet Banking Services

### A. Consumer Internet Banking Services

If you are a consumer client of the Bank, the Internet Banking Services will allow you to:

- i. perform Account balance and transaction inquiries on checking, savings and money market Accounts. (Note: Balance figures may not reflect recent transactions, and may include funds that are not subject to immediate withdrawal);
- ii. transfer funds electronically between linked checking and savings Accounts with us (the "Transfers"), subject to transfer and withdrawal restrictions set forth below and in the Deposit Account Terms and Conditions (the "Account Agreement") that governs such Account;
- iii. register for bill payment services to pay bills or make payments (the "Bill Payments") from your Account(s) to entities or persons in the United States (the "Bill Payment Service") via either ACH payments or checks.
- iv. initiate stop payment orders, subject to the terms and conditions contained in the Account Agreement.
- v. send email messages relating to technical support issues and inquiries concerning the Internet Banking Services to a help desk operated by a third party acting as our agent (the "Service Provider") on behalf of the Bank;
- vi. access information on products provided by the Bank and other members of the Deutsche Bank Group.
- vii. view, print and download electronic Account statements by enrolling in the eStatement service (the "eStatement Service"), which may also cancel your paper statement;
- viii. view images of checks;
- ix. initiate ACH payments to business entities or persons in the United States; and
- x. initiate external wire transfers using the Fedwire system, when transfers are placed by the Fedwire deadlines (5:30 p.m. New York time for all domestic wires).

### B. Business Internet Banking Services

If you are a business client of the bank, the Internet Banking Services will allow you to conduct those activities described above in connection with Accounts held by consumer clients, plus the following:

- i. initiate ACH Payments to business entities or persons in the United States, including personal payments such as payroll, and corporate payments such as disbursements, cash concentration and vendor payments;
- ii. make state and federal tax payments; and
- iii. export Account transaction information to Intuit® QuickBooks.

C. Some portions of this Agreement apply only to consumer Internet Banking Services. If your Account is a non-consumer account or if you use an Internet Banking Service for a transaction not covered by the Electronic Fund Transfer Act and its implementing Regulation E, then some portions of this Agreement may not apply to you or to the transaction. These inapplicable portions are labeled below as "For consumers" or similarly designated as applicable only to consumer Internet Banking Services.

## 2. Use and Termination of Services

- A. The Bank agrees to provide you with access to the Site and the Internet Banking Services in accordance with the terms of this Agreement.
- B. You agree to use the Site and the Internet Banking Services in a manner consistent with any and all applicable laws, rules and regulations as well as the terms and conditions set forth in this Agreement, on the Site, and in documentation accompanying and/or contained within the Site and the Internet Banking Services or otherwise provided to you by us or on our behalf by our Service Providers.
- C. The Bank may terminate your access to and use of the Site and the Internet Banking Services at any time in the event you breach any of the provisions of this Agreement.
- D. To use the Internet Banking Services, you must have at least one deposit Account with the Bank, which may include the following types of Accounts: checking, savings or money market. If you have designated a joint Account to be accessed through the Internet Banking Services, each joint owner will be jointly and severally liable under this Agreement. We may act upon the instructions of any joint owner concerning the Account without the consent of any other person.
- E. Accounts with access restrictions such as "two signatures required" should not be accessed through the Internet Banking Services and you agree not to do so. Nevertheless, if you do, you agree that we may process the transaction without regard to the restriction. That is, you understand that access to the linked Accounts, including the ability to initiate payments, will occur without regard to any withdrawal restrictions otherwise applicable to the Accounts. You agree that any arrangements with us to require one or more authorized signatures for transactions involving your Accounts do not apply to transactions using the Internet Banking Services.