

Please carefully read this entire Agreement. By signing this Agreement, you consent to our electronic disclosures. By your consent you agree that we may provide you with all disclosures, notices and other communications (the "Documents") about the Site and the Internet Banking Services, including this Agreement and any future amendments, in electronic form. You may download or print the Documents from your computer. At your request, we will provide you with a paper copy of any of the Documents without any fee. You have the right to withdraw this consent without any fee, but if you do, we will immediately terminate your participation in the Internet Banking Services. You have the right to obtain copies of any of the Documents we provided electronically, update your email address or withdraw your consent to our electronic disclosures by calling us at 1-866-362-4796, or write to us at Deutsche Bank, Banking Service Team, 345 Park Avenue, Mail Stop NYC20-0108, New York, NY 10154.

Your signing this Agreement constitutes your agreement with and acceptance of all of the terms and conditions contained in this Agreement and your agreement to be bound by said terms and conditions. If you do not agree with all of the terms and conditions in this Agreement, you will not be authorized to enter the Site or use the Bank Software or the Internet Banking Services.

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 which are not subject to immediate withdrawal).
- ii. Transfer funds electronically between linked checking and savings Accounts with us (Transfers), subject to transfer and withdrawal restrictions set forth below and in the Terms and Conditions of Your Deposit Account (Account Agreement) that governs such Accounts.
- iii. Register for bill payment services to pay bills or make payments (Bill Payments) from your Account(s) to businesses or persons in the United States (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 (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 (eStatement Service), which may also cancel your paper statement; and
- viii. View images of checks.

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, including personal payments such as payroll, and corporate payments such as disbursements, cash concentration and vendor payments;
- ii. Initiate external wire transfers using the Fedwire system, when transfers are placed by the Fedwire deadlines (4:00 p.m. New York time for all domestic and USD international wires);
- iii. Make state and federal tax payments; and
- iv. 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. Business customers may be required to sign an Internet Banking Services Agreement Business Supplement.

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 our Service Providers.