

- C. The Bank may terminate your access to and use of the Internet Banking Services at any time in the event that 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.
- F. You agree to provide us with any additional documentation we may require to permit access to your Account. If you apply for a service through the Internet Banking Services, or ask to change an Account or service you already use with us, you agree that we can treat your application or request as if it had been made in writing and signed by you. You understand by enrolling for Bill Payment Services, that you authorize us to investigate and verify any information supplied by you. You authorize us to make any credit or investigative inquiry that the Bank determines is appropriate to utilize bill payment services.
- G. You will be responsible for acquiring, maintaining and operating the computer equipment located at your premises and a connection to the Internet. The Internet Banking Services require no software installation, but minimum systems requirements do apply. The Internet Banking Services can be accessed through your Internet Service Provider (ISP) and a 128-bit SSL capable browser. Supported browsers are Microsoft Internet Explorer, Netscape Navigator and Mozilla Firefox using current and previous releases only.
- H. You may use the Internet Banking Services virtually any time and from anywhere you have Internet access. However, given the unique nature of the Internet and required Site maintenance, the Site may be inaccessible from time to time for business or technical reasons. The Bank and its Service Providers will not be responsible for any losses or inconvenience caused by these temporary unavailability periods. Should the Site or the Internet Banking Services be inaccessible, all banking transactions will be conducted according to traditional branch level limits and account authorities.
- I. Service Termination, Cancellation or Suspension
 - i. In the event you wish to cancel the Internet Banking Services, you may contact customer service via one of the following:
 - a. Telephone us at 1-866-362-4796 during customer service hours; and/or
 - b. Write us at: Deutsche Bank, Banking Service Team, 345 Park Avenue, Mail Stop NYC20-0108, New York, NY 10154.
 - ii. Any payment(s) or transfer(s) the Bank has already processed before the requested cancellation date will be completed by the Bank. All Scheduled Payments (defined below) including recurring payments will not be processed once the Internet Banking Services are cancelled.
 - iii. The Bank may, without liability, temporarily suspend or permanently terminate any or all aspects of the Internet Banking Services without notice. Any termination of this Agreement shall be without prejudice to the accrued rights of the parties on the date of such termination.
 - iv. Please note that your access may be disabled at the discretion of the Bank if there is an extended period of inactivity, and reenrollment will be necessary to obtain a new User ID and Password.
 - v. You agree to return to the Bank or, as appropriate, to delete any Bank Software in your possession immediately upon termination or cancellation of the Internet Banking Services for any reason.
 - vi. If you have enrolled in the eStatement Service and, pursuant to this Section, Internet Banking Services are cancelled, terminated or suspended, Account statements in paper form shall be provided to you.

3. Passwords, Authentication and Security

- A. When you enroll in the Internet Banking Services, the Bank will assign you a Company ID, User ID for the primary user and an initial password for the primary user. The primary user must change the password when logging in for the first time. The primary user may use the Internet Banking Service to add users. The Company ID, a User ID and a password must be entered to access your Account(s), pay bills or perform other banking transactions using the Services. You are responsible for maintaining the confidentiality of your Company ID, User ID and Password. You recognize that anyone with knowledge of your User ID and Password will be able to access your Accounts and initiate transactions. You may change your Password at any time.
- B. Use of the Internet Banking Services relies on advanced authentication for increased security. An additional authentication step may be required at times and you and any users you have authorized to use the Services may be prompted to enter a one-time security code based on the telephone numbers the Bank has in its records. You are responsible for maintaining accurate telephone numbers for you and your users.