



Deutsche Bank Trust Company Americas

Deposit Account Terms and Conditions Member FDIC

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I. Agreement

You have opened one or more deposit account(s) (each, an "Account" and collectively, the "Accounts"), with Deutsche Bank Trust Company Americas (the "Bank"), as identified in your Deposit Account Opening Application ("Application"), and you agree that your use of the Account shall be governed by: (a) applicable Federal and New York State laws and regulations, (b) usual and customary banking practices, and (c) these Terms and Conditions (hereinafter referred to as the "Terms and Conditions" or the "Agreement"). If more than one person signs the Account application as depositor, the words "you" or "your" shall refer to each such person, and each such person shall be fully bound by these Terms and Conditions.

The following are general terms and conditions pertaining to all deposit Accounts at the Bank.

Some portions of these terms and conditions apply to consumers. If your Account is a non-consumer Account, then some portions of these terms and conditions may not apply to you. The consumer related provisions are designated as applicable only to consumers.

II. Account Opening Information

When you open an Account with the Bank, you provide information about yourself and confirm that it is correct. The Bank may rely on that information until you notify the Bank of a change and the Bank has had a reasonable time to act on the change.

Federal law requires that financial institutions obtain, verify and record information that identifies each customer who opens an Account. In this regard, the Bank will request your name, address, date of birth and your Tax Identification Number (or similar identifying number for non-U.S. persons). The Bank may also ask for one or more forms of photo identification, and in some cases, ask you for additional information.

If your Account is funded before the Bank is able to verify your information, you may not have access to your funds until your information is verified.

III. Privacy

The Bank provides you with a copy of its Privacy Notice which describes the Bank's privacy policy for protecting and securing consumer information. The Bank's Privacy Notice also explains the circumstances when the Bank may disclose consumer information. The Bank will send you copies of its Privacy Notice at intervals required by applicable laws and regulations.

IV. Ownership of Account

Note: How you designate the Account ownership may change how your funds are paid out if you die, even if your will states otherwise. Please consult your estate planning advisor or attorney about your choices.

1. Individual Accounts

The ownership of your Account is in the name of a natural person in his or her individual capacity if it is designated as an Individual Account in the Application.

2. Joint Accounts

Unless you specify otherwise, you authorize Bank to designate a joint account as a "joint account with right of survivorship". You agree that joint Accounts will be carried on the Bank's books in

the form reflected by the Account name appearing on the Account statement. In the event that the Account is a joint tenancy with right of survivorship or a tenancy by the entireties, the entire interest in the joint Account shall be vested in the survivor or survivors on the same terms and conditions as before the death, and the survivors will indemnify the Bank for any loss incurred through treatment of the Account as provided herein.

You agree that each party to the joint Account shall have authority to deal with the Bank as if each were the sole Account owner, all without notice to the other Account owner(s). You agree that notice to any Account owner shall be deemed to be notice to all Account owners. Each Account owner shall be jointly and severally liable for this Account. The Bank may follow the instructions of any owner concerning this Account with respect to payments or any other transactions even if such payments or other transactions shall be made to one owner and not to all of the Account owners. This includes any owner's authority to add additional persons as Account owners; to deposit funds and withdraw or transfer funds from the Account; to endorse for deposit to the Account on behalf of any other Account owner an item payable to another owner; to instruct the Bank to stop payment on any item drawn on the Account by any owner; to sign up for, use or cancel online access to the Account; to obtain information about the Account, including transactions conducted by any other owner; to pledge the Account as security for any debts; and to close the Account. The Bank shall be under no obligation to inquire into the purpose of any such actions, demands, instructions or payments and shall not be bound to see to the application or disposition of the monies so delivered or paid to any Account owner. Notwithstanding the foregoing, the Bank may require joint action or written authorization by all Account owners with respect to any matter concerning the Account, including the giving or cancellation of instructions and the withdrawal of monies. In the event the Bank receives conflicting instructions from any Account owner, it may in its sole discretion: (i) follow any such conflicting instructions; (ii) require written or verbal authorization of both, all, or another Account owner before acting on the instructions from any Account owner; (iii) send the assets of the Account to the address of the Account specified in the Bank's records; or (iv) file an interpleader action in an appropriate court to let the court resolve the conflict.

In the event of the death of any Account owner, the survivor(s) shall immediately give Bank written notice thereof. Bank may, before or after receiving such notice, take such action, require such documents, and/or restrict transactions in the Account as necessary for its protection against any tax, liability, penalty, or loss under any present or future laws or otherwise. Any cost resulting from the death of any owner, or through the exercise by any decedent's estate or representatives of any rights in the Account shall be chargeable against the interest of the survivor(s) as well as against the interest of the estate of the decedent. The estate of the decedent and each survivor shall continue to be jointly and severally liable to Bank for any obligation of the Account or net debit balance or loss in said Account until such time as Bank distributes the assets in accordance with applicable party's instructions.

THE BANK MAY RELY UPON INSTRUCTIONS REGARDING THE ACCOUNT FROM ONE ACCOUNT OWNER WITHOUT INCURRING ANY LIABILITY TO THE OTHER ACCOUNT OWNER(S). The Bank may be required by service of legal process to remit funds held in the Account to satisfy a judgment entered against, or other valid debt incurred by, any Account owner. EACH ACCOUNT OWNER IS JOINTLY AND SEVERALLY LIABLE TO THE BANK FOR ALL FEES AND CHARGES ASSESSED AGAINST THE ACCOUNT, ALL AMOUNTS OWED TO THE BANK ON THE ACCOUNT SUCH AS FOR OVERDRAFTS, AND ALL COSTS, LOSSES OR LIABILITIES RELATED TO THIS AGREEMENT OR THE ACCOUNT.

a. Joint Account With No Rights of Survivorship (also called "Tenants in Common")

If a joint Account does not have rights of survivorship, and one joint Account owner dies, that owner's interest passes to the Account owner's estate. Either the surviving joint Account owner(s) or the deceased Account owner's estate may withdraw the funds at any time, and

the Bank has no responsibility for determining the respective interests of the owners. If an Account is designated "tenants in common" or "JTIC," it does not have rights of survivorship.

b. When Survivorship Rights Apply

Except as otherwise stated in this paragraph, a joint Account has rights of survivorships unless you clearly indicate on the signature card and in the Account title that the Account is created without these rights. If a joint Account also contains a "payable on death" or "in trust for" designation, the Account always includes a right of survivorship and is payable to the beneficiary(ies) only upon the death of the last surviving Account owner.

3. Voluntary Trust Accounts aka Payable on Death Accounts

This section refers to an Account which the Application specifies is held by one or more depositors "in trust for" (ITF) one or more beneficiaries. Alternatively, the phrases "as Trustee for" (ATF) or "Payable on Death" (POD) may be used in the Account title. Such an Account cannot be established without a named beneficiary. If you wish to designate an account as POD, please contact the Bank for a copy of the beneficiary designation form.

If there are multiple Account owners (a joint POD Account), until the death of all Account owners, the Account shall be treated as a joint Account with rights of survivorship as described above. In any event, upon the death of the last remaining Account owner, any balance in the Account not subject to lien and setoff shall be paid directly to the named beneficiary(ies) upon presentation of a certified copy of the death certificate and such other documentation as the Bank shall request from the beneficiary(ies). In the event of multiple beneficiaries, the balance will be divided equally between or among the named beneficiaries. The Bank will not pay a balance in the Account over \$1,000 directly to a minor or minors. The Bank, at its discretion, may pay balances up to \$10,000 to a parent or parents of a minor or minors. Otherwise, the Bank will pay balances only to a court-appointed guardian for the minor or minors.

If the beneficiary(ies) predeceases the last remaining Account owner, the Account shall become an individual Account of the Account owner if he or she is the sole remaining Account owner or a joint Account with rights of survivorship among the Account owners if there are multiple Account owners.

The Bank shall have no duty to monitor the Account or the status of the account owners or beneficiary(ies).

4. Uniform Transfers to Minors Act/Uniform Gifts to Minors Act ("UTMA/UGMA")

This type of Account is established under a state Uniform Transfers to Minors Act. Please see the UTMA Supplement for additional information on: (i) creating a custodial/UTMA account; (ii) the minor aged beneficiary, the custodian, and successor custodian (if applicable); and (iii) the character of UTMA accounts, including terms for the Bank taking instructions from the Custodian.

The Bank shall have no duty to monitor the Account or the status or age of the custodian or minor.

5. Powers of Attorney

You may provide another person with a power of attorney over your Account(s) with the Bank. However, the form and execution of the power of attorney must be acceptable to the Bank. The Bank may require an affidavit from the person with the power of attorney attesting that such power of attorney is in full force and effect. In addition, you agree that the Bank may refuse to accept an instruction from the person with the power of attorney to add such person

as a joint Account holder or beneficiary to your Account(s). The death of the principal renders a power of attorney void.

6. Other Fiduciary Accounts

If you open an estate Account, trust Account, guardianship or conservatorship Account, or other similar type of Account, the Bank reserves the right to require any documents it deems necessary to satisfy the Bank that you are authorized to open and use the Account(s), including withdrawing the funds. The Bank reserves the right to refuse any withdrawal from the Account(s) until it receives all requested documents and has reviewed them to its satisfaction. The Bank has no fiduciary duties to you as the trustee, executor, guardian, or conservator, or to the beneficial owners of the Account(s).

7. Business and Other Non-personal Accounts

If the owner of the Account is a corporation, unincorporated association, limited liability company, partnership or limited partnership, trust or estate, nonprofit organization or other entity (each being an "Entity"), each person signing the Application or Signature Card represents that:

- The Entity is fully authorized and has the power to establish and maintain the Account and to enter into this Agreement.
- All necessary actions have been taken and approvals have been received in accordance with applicable law and regulation and the organizational documents of the Entity. He or she has the authority to execute all documents relating to the Account in his or her stated capacity and has furnished all documents or other information necessary to demonstrate that authority.
- All information provided in the Application is true and accurate.

The foregoing representations shall continue in effect after the Account is closed. The Bank may require further documentation from you demonstrating the capacity of the Entity and the authority of such signatories to maintain the Account.

The Bank may rely on the accuracy and completeness of all resolutions, signature cards, or other documents that are delivered to the Bank in connection with the Account.

The Bank may refuse to recognize any resolution affecting the Account that is not on the Bank's form or that appears to be incomplete, inaccurate or improperly executed.

V. Types of Deposit Accounts

The Bank offers various types of deposit Accounts. These include Demand Deposit Accounts (DDA Accounts), NOW Accounts, Money Market Deposit Accounts, Certificates of Deposit. If interest is payable on the Account, then interest rate information is set forth in the Truth-in-Savings Disclosure Rate Information Addendum provided to you. You may contact the Bank at any time for current interest rate information. Debit/ATM Cards are not available on these accounts.

1. Negotiable Order of Withdrawal (NOW) Account

This is a type of DDA Account that bears interest and permits an unlimited number of withdrawals electronic debits during each Account statement period. NOW Accounts have certain restrictions and limitations as described below.

a. Interest

The NOW Account allows you to earn a variable rate of interest on funds you keep on deposit. The Bank may change the interest rate, and therefore, the annual percentage yield at any time without prior notice to you. The rate of interest the Bank pays on this Account will depend on the amount of the end-of-day collected balance in your NOW Account.

The Bank uses the daily balance method to calculate the interest on a NOW Account. This method applies a daily periodic rate (calculated on a 365/366 day year) to the principal balance in the NOW Account. Interest will be compounded and credited to the Account on a monthly basis. Interest begins to accrue on the business day the deposit is received and credited to the NOW Account. If a NOW Account is closed before accrued interest is credited to the Account, you will receive such accrued interest.

b. Ownership Restrictions

The NOW Account permits an unlimited number of withdrawals by, electronic debits each Account statement period. However, Regulation D of the Federal Reserve Board generally restricts the eligibility for NOW Accounts to individuals (including sole proprietors), certain nonprofit organizations, state or local governmental entities or where the entire beneficial interest in the monies in the Account is held by one or more individuals. The Bank may close or convert an Account to a non-interest-bearing Demand Deposit Account if it believes that the Account holder is not eligible to maintain a NOW Account.

c. Notice of Intent to Withdraw Funds

In accordance with Regulation D of the Federal Reserve Board, the Bank reserves the right to require seven days' written notice from you of your intent to withdraw any funds from a NOW Account.

Payment by the Bank without requiring seven days' written notice will not constitute a waiver of the Bank's right to require the notice.

d. Fees

See Fee Schedule for fees applicable to NOW Accounts.

2. Money Market Deposit Account

This is a variable rate interest-bearing Account.

Interest

A Money Market Deposit Account earns a variable rate of interest on funds you keep on deposit. The Bank may change the interest rate, and therefore, the annual percentage yield at any time without prior notice to you. The rate of interest the Bank pays on this Account may depend on the amount of the end-of-day collected balance in your Money Market Deposit Account.

The Bank uses the daily balance method to calculate the interest on a Money Market Deposit Account. This method applies a daily periodic rate (calculated on a 365/366 day year) to the principal balance in the Money Market Deposit Account. Interest will be compounded and credited to a Money Market Deposit Account on a monthly basis. Interest begins to accrue on the business day the deposit is received and credited to the Money Market Deposit Account. If a Money Market Deposit Account is closed before accrued interest is credited to the Money Market Deposit Account, you will receive such accrued interest.

a. Notice of Intent to Withdraw Funds

In accordance with Regulation D of the Federal Reserve Board, the Bank reserves the right to require seven days' written notice from you of your intent to withdraw any funds from a Money Market Deposit Account.

Payment by the Bank without requiring seven days' written notice will not constitute a waiver of the Bank's right to require the notice.

b. Special Provisions Regarding Money Market Deposit Accounts: Conversions/ Transaction Limitations

The Bank reserves the right to close, revoke privileges, or convert your Money Market Deposit Account to another Account type if you frequently overdraw your Account, exceed periodic withdrawal limits, use a personal Account for business purposes, or for any other reason the Bank considers appropriate.

c. Fees

See Fee Schedule for fees applicable to Money Market Deposit Accounts.

3. Certificates of Deposit

A Certificate of Deposit (CD) provides a fixed interest rate on funds you agree to leave on deposit for a specific period of time, i.e., the term of the CD. The interest rate is set at the time you make the deposit. You may choose a term from among those offered at the time you open or renew your CD. For any particular term the Bank may offer higher interest rates for larger deposit amounts. The Bank may change the rates and terms that it offers on the CD at any time without notice. Please note that the CD is issued in book-entry form and not issued in physical certificate form.

a. Limitations

The minimum deposit amount to open a CD is \$100,000. After the CD is opened, you may not make additional deposits into the CD until its maturity date.

b. Monthly Account Statements

A monthly Account statement will be issued for your CD.

c. Early Withdrawals

No early withdrawals will be available, but may be permitted by the Bank in its sole discretion. In the event you wish to make an early withdrawal of your CD, and such withdrawal is permitted by us, we will impose a penalty.

The Bank will impose a penalty if you withdraw the deposited funds within the first six days after opening and funding the CD in accordance with Regulation D of the Federal Reserve Board. The penalty will equal seven days simple interest on the amount withdrawn. After the initial six day period, the Bank will impose a penalty if you withdraw the deposited funds before the maturity date. The penalty will equal 30 days of simple interest on the principal amount of the CD if the CD has a maturity of one year or less, or all interest if the CD has a maturity of less than one month. If the CD has a maturity greater than one year, the penalty will equal three months simple interest on the principal balance of the CD. No partial withdrawals of the CD are permitted.

Notwithstanding the foregoing, no penalty will be charged for early withdrawal upon the death or loss of legal competency of any individual who is the holder of the CD; however, written verification acceptable to the Bank may be required in such an event.

d. Renewal Policies

Unless the Bank is otherwise advised, the principal and accrued interest on the matured CD will automatically renew at maturity into the same type of CD with the same term as the maturing CD and prevailing interest rate for similar amounts on deposit on the date of renewal. There is a seven-calendar day grace period after the automatic renewal of a CD with a term of 30 days or more during which you may withdraw funds without penalty. However, if the term of the CD is for less than 30 days, the grace period is three calendar days. If you do not renew the CD, interest during the grace period after the maturity date, may be paid at the Bank's discretion. The proceeds of a matured CD shall transfer to a deposit account at DB at the Bank's discretion, if the Bank has been instructed not to renew and no instructions for disposition of the proceeds has been received by the Bank.

e. Interest

The Bank uses the daily balance method to calculate the interest on the CD. This method applies a daily periodic rate (calculated on a 365/366 day year) to the principal in the CD. For CDs with terms of one year or less, interest will be credited to the CD at maturity. For CDs with original maturities of more than one year, interest earned will be credited to the CD each year on the anniversary of the Purchase Date and at maturity.

f. Withdrawal of Interest Prior to Maturity

The annual percentage yield on a CD assumes that interest will remain on deposit until maturity. A withdrawal of interest prior to maturity will reduce the annual percentage yield earned on the CD.

g. No Assignment or Transfer

A CD is recorded on the records of the Bank and is not issued in a physical certificate form. A CD is not assignable or transferable.

4. Cash Master Service

A Cash Master Sweep Account is comprised of both a DDA Account and a Money Market Deposit Account. All of the terms and conditions (including any limitations) for these Accounts shall be as set forth respectively in the sections of this document entitled "Demand Deposit Account" and "Money Market Deposit Account." Additionally, the DDA Account will have a "target amount" and a "trigger amount" as determined by you and the Bank. If the balance in the DDA Account exceeds the target amount, then all amounts in excess of the target amount shall be automatically transferred into the Money Market Deposit Account. If the balance in the DDA Account ever falls below the trigger amount, then funds will automatically be transferred from the Money Market Deposit Account into the DDA Account in an amount sufficient to bring the balance in the DDA Account to an amount equal to the target amount. In accordance with Regulation D of the Federal Reserve Board, the Bank reserves the right to require seven days' written notice from you of your intent to withdraw any funds from a Money Market Deposit Account.

Payment by the Bank without requiring seven days' written notice will not constitute a waiver of the Bank's right to require the notice.

VI. Communications

1. General

The Bank may:

- Provide communications in English.
- Send communications to one Account owner at the address of record for the Account. Such communications shall be deemed sent to all Account owners.
- Send communications to you by mail at the street address that the Bank has for you in its records. YOU AGREE TO NOTIFY THE BANK IF YOU CHANGE YOUR STREET ADDRESS.
- Destroy communications that are returned as undeliverable.
- Stop sending Account statements and other communications to you if three consecutive mailings to your street address in the Bank's records are returned as undeliverable.

The Bank is not responsible for communications or other accompanying items, lost while not in our possession.

2. Notices

Notices informing you of changes affecting your rights and obligations generally will be mailed to you. In some cases, the Bank may post a notice in its banking offices or on its website. The notice may at the Bank's discretion be in the form of a message on, or an insert to, your Account statement. You are responsible for reading all communications from the Bank.

3. Account Statements

The Bank will provide you with an Account statement monthly. You may generally obtain an additional copy of your Account statement for a fee. Please refer to fee schedule for information on fees for additional Account statements. Except as set forth in the section entitled "Money Transfers", each Account statement will be presumed true and correct unless you notify the Bank within 30 CALENDAR DAYS after the Account statement is mailed or made available to you or within 14 CALENDAR DAYS if an irregularity relates to your unauthorized signature on, or alteration of, an item. You agree to provide the Bank with all information necessary for the Bank to investigate any alleged errors or unauthorized items. Please refer to the section entitled "Electronic Funds Transfers" for information on the applicable time periods for reporting errors or unauthorized items in connection with electronic fund transfers. Account statement periods generally vary from 28 to 33 calendar days and may end on different days during the month.

VII. Account Charges

You authorize the Bank to debit the Account for any applicable service charges, fees and penalties then in effect in accordance with the fee schedule included herein, as may be amended from time to time without prior notice (the "Account Charges"). If there are insufficient funds in your Account to satisfy your obligation for Account Charges, the Bank may (but is not obligated to) deduct without prior notice the amounts you owe from any other Account of yours at the Bank, including, but not limited to, a custody account, trust account and/or an investment advisory account. In the alternative, the Bank may overdraw your Account, in which case you agree to pay fees as specified in the fee schedule.

VIII. Deposits

1. Making Deposits by Wire or ACH

Deposits to the Account may be made at any time by wire or electronically. However, the Bank reserves the right to impose a processing charge. See fee schedule for fees applicable to deposits.

IX. Money Transfers

The following provisions apply to money transfers, i.e., wire transfers and ACH transfers. To the extent such transfers apply to Accounts established by consumers primarily for personal, family or household purposes, such transfers will also be covered by Section of this Agreement (Electronic Funds Transfer Services). In the event the provisions of this Section IX conflict with the applicable provisions of Section Electronic Funds Transfer Services, the provisions of Section Electronic Funds Transfer Services will control.

1. Wire Transfers

This paragraph applies to wire transfers and not to transfers made via ACH, which are covered separately. You may request a wire transfer only if you have available funds in your Account sufficient to cover the wire transfer. By providing such a request to the Bank, you authorize the Bank to initiate a wire transfer on your behalf. Notwithstanding any routing indicated in your instructions, the Bank may select any intermediary bank, funds transfer system or means of transmittal to send your transfer instructions. When you send or receive a wire transfer, the Bank, or other financial institution involved, may use Fedwire, and to the extent that the wire transfer is effected through Fedwire, your rights and obligations will be governed by Regulation J of the Federal Reserve Board. The cutoff time for wire transfer requests is 4:00 p.m. ET. The Bank may treat a wire transfer request received after such cutoff time as received the following business day.

2. Remittance Transfers

The term "Remittance Transfer" as used in this Agreement shall have the meaning set forth in Regulation E. Generally, a Remittance Transfer is an international electronic transfer of funds from a U.S. consumer to a designated consumer or business abroad. A Remittance Transfer is subject to applicable provisions of Regulation E, Section Electronic Funds Transfer Services of this Agreement, and the terms of this Section IX of this Agreement applicable to wire transfers generally to the extent not inconsistent with Regulation E.

With respect to a Remittance Transfer that is not otherwise subject to Uniform Commercial Code (UCC) Article 4A, you agree that as between you, the Bank and all persons interested in the Remittance Transfer, the Remittance Transfer also shall be subject to the terms of UCC Article 4A, as adopted in the State of New York, to the extent that the application of UCC Article 4A is not inconsistent with Regulation E.

3. Originating ACH Transfers

You may transfer funds from your Account to an account at another financial institution using the Automated Clearing House (ACH) system. The Bank may send these ACH transfers to any ACH processor selected by the Bank or directly to another financial institution. You agree to comply with the Operating Rules of the National Automated Clearing House Association (NACHA) and any local ACH operating rules then in effect for all ACH transfers. You acknowledge that ACH transfers may not be initiated if it were to violate the laws of the

United States or other applicable law. Each time you initiate an ACH transfer, you warrant that you have obtained appropriate authorizations from any persons to whom you are sending the transfer, and the ACH transfer conforms to the authorization and complies with the NACHA Rules. You make the same warranties to the Bank as it makes under the NACHA Rules.

A request for an ACH transfer from your Account that you submit before the cutoff time on a business day normally is processed at the end of that day and results in the transfer of funds on the next business day. Transfer requests that you submit after the cutoff time are processed the following business day and normally result in movement of funds on the second business day. All ACH transfer requests must be submitted to the Bank by the cutoff time of 3:00 p.m. ET in order for the Bank to process the transfer request the same day. The time as recorded on the Bank's computer is the "time of record" for each transfer request.

You must initiate your transfer request by the cutoff time at least one business day in advance of the transfer date, and you must have available funds on deposit in your Account at least one business day in advance of the transfer date. The Bank will debit your Account on the business day before the transfer date. The receiving financial institution will normally credit the receiving account on the transfer date. However, the Bank cannot guarantee the date that another financial institution will credit the receiving account.

4. Receiving ACH Transfer Instructions

From time to time, originators that you authorize may send us instructions to pay funds to or from your Account via an ACH credit or debit. Each such ACH transaction is subject to the Operating Rules of the National Automated Clearing House Association (NACHA) and any local ACH operating rules then in effect. The Bank may rely on the representations and warranties contained in these operating rules and either credit or debit your Account, as instructed by the originator of the ACH transaction. Under the current ACH rules, transfers sent through an ACH system are provisional and may be revoked prior to final settlement. If an ACH credit to your Account is revoked before final settlement, and the Bank does not receive final settlement, it may charge your Account for any amount credited. In such case, the Bank may not provide you with a separate notice, but will indicate any such charges on your next periodic Account statement.

Similarly, the Bank will generally not send a separate notice of each completed ACH transaction. ACH transactions will, however, be listed on your periodic Account statement. If you are expecting a money transfer and want to find out if it has been credited or debited to your Account, you may call your Private Banker or review your Account online if you have online banking. For clients who are consumers, Section of this Agreement (Electronic Funds Transfer Services) shall also apply to the transfer of funds into your Account by means of the ACH system.

5. General Provisions

The following provisions apply generally to all money transfers by wire transfers, ACH transfers and Remittance Transfers to the extent not inconsistent with Section of this Agreement (Electronic Fund Transfer Services), Regulation E, or the Regulation E provisions applicable to Remittance Transfers. All money transfers you send or receive through the Bank must be denominated in U.S. dollars. Your Account may be charged a fee for sending or receiving a money transfer which may be deducted from your Account or from the amount of the transfer. Please refer to attached fee schedule for the Bank's fees.

Except for preauthorized transfers and Remittance Transfers, you have no right to amend or cancel a transfer request after the Bank receives it. If you ask to do this, the Bank may (but is not obligated to) make a reasonable effort to act on your request. However, the Bank

shall not be liable if a transfer request is not amended or canceled. Moreover, you agree to reimburse the Bank for any costs, losses or damages that it incurs in connection with your request to amend or cancel a transfer request. You may cancel a Remittance Transfer for a refund within 30 minutes of your payment authorization, unless the funds have been picked up or deposited. However, if the Remittance Transfer is scheduled to be made three or more business days after your payment authorization, you may cancel for a refund only if we receive the cancellation request at least three business days before the transfer date.

A beneficiary's financial institution, including the Bank, may rely solely on the account number or other identifying number when making payment to a beneficiary even if the name on the transfer instruction is inconsistent with the name on the account. Similarly, the Bank, or any intermediary bank, may send payment instructions to an intermediary bank or the beneficiary's financial institution based solely on the financial institution's identifying number, even if you provide a different financial institution name. Neither the Bank nor any other financial institution shall have any duty to determine whether a transfer instruction contains an inconsistent name and number. For Remittance Transfers, in the event you provide an incorrect account number or a beneficiary's financial institution identifier which resulted in the deposit of the Remittance Transfer in an account other than that of the designated beneficiary, you could lose the transfer amount.

The Bank may reject any transfer request in its sole discretion. Any notice of rejection (whether given orally, electronically or in writing) shall be effective when given, and the Bank shall not be liable for such rejection, nor obligated to pay interest or compensation for any period before you receive the notice of rejection. Whenever you request a money transfer, the Bank may use a security procedure to verify your identity.

The Bank will list money transfers in your Account on your periodic Account statement. If you think a money transfer shown on your Account statement or other notice is incorrect, you must send the Bank written notice, including a statement of relevant facts, no later than 60 CALENDAR DAYS (or one year if the transfer is a wire transfer), after the Bank sends or makes available to you the FIRST notice or Account statement on which the error appears. If you fail to provide such notice within the 60 CALENDAR DAY period, you agree that the Account statement activity and your Account balance are correct for all purposes with respect to these transfers and waive all claims against us to recover any losses resulting from said unauthorized or erroneous transfer. You have a right to dispute errors regarding a Remittance Transfer within 180 days after the disclosed availability date of the funds.

If the Bank becomes obligated to pay for loss of interest that results from its error or delay regarding a payment order, the Bank will pay such compensation or credit your Account. Such compensation will be calculated for a non-interest-bearing Account using a rate equal to the average of the Federal Funds rate for the relevant day as reported by the Federal Reserve Bank of New York, less a factor reserve to account for reserve requirements. Compensation for an interest-bearing account will be calculated using the interest rate applicable to the Account.

6. Limitation of Liability and Indemnification

FOR MONEY TRANSFERS SUBJECT TO UCC ARTICLE 4A OR REGULATION J OF THE FEDERAL RESERVE BOARD AND FOR REMITTANCE TRANSFERS TO THE EXTENT NOT INCONSISTENT WITH THE APPLICABLE PROVISIONS OF REGULATION E, THE BANK SHALL BE LIABLE ONLY FOR DAMAGES REQUIRED TO BE PAID UNDER THE APPLICABLE LAW OR REGULATION. EXCEPT TO THE EXTENT REQUIRED BY APPLICABLE LAW OR REGULATION FOR A REMITTANCE TRANSFER OR AN ELECTRONIC FUNDS TRANSFER, IN NO EVENT SHALL THE BANK BE LIABLE FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES (EVEN IF IT HAS BEEN INFORMED OF THE POSSIBILITY OF SUCH DAMAGES), INCLUDING, WITHOUT LIMITATION, LOSS OF PROFITS OR

REVENUE. EXCEPT AS MAY BE REQUIRED BY APPLICABLE LAW, YOU WILL INDEMNIFY THE BANK AGAINST AND HOLD IT HARMLESS FROM AND DEFEND IT AGAINST ANY LOSSES, CLAIMS, COSTS, EXPENSES, DAMAGES OR LIABILITIES (INCLUDING, BUT NOT LIMITED TO, ATTORNEYS' FEES) ARISING OUT OF OR RELATING TO DISPUTES OR LEGAL ACTIONS BY PARTIES OTHER THAN YOU OR THE BANK CONCERNING ANY MONEY TRANSFER. YOU WILL USE REASONABLE EFFORTS TO ASSIST THE BANK IN RECOVERING THE AMOUNT OF ANY OVERPAYMENT FOR WHICH IT IS LIABLE. THESE OBLIGATIONS WILL SURVIVE THE TERMINATION OF THIS AGREEMENT.

X. Electronic Funds Transfer Services

This Section applies to your use of certain electronic funds transfers initiated by you or others that debit or credit your Account.

1. Online/Mobile Banking Services

You may use a computer or a mobile phone to access your Account and perform certain banking transactions using the Internet, including bill payments. When you subscribe to these services, the Bank will provide you with a separate agreement and disclosures governing the terms of use. You shall be solely responsible for complying with all applicable local and foreign laws and regulations when you access your Account through the Internet from outside of the United States.

2. Transfers by Telephone, Facsimile, Email or Other Electronic Means

The Bank may permit you to request a transfer of funds from your Account(s) at the Bank by telephone, facsimile, email or other electronic means ("Verbal Instructions"). Except as provided below and as otherwise provided by law, including Regulation E, you agree that the risk and possible losses from Verbal Instructions are yours. You agree that except as provided below and as otherwise provided by law, including Regulation E, the Bank shall not be liable for any losses arising from Verbal Instructions and you will indemnify the Bank and hold it harmless against any claims by you or third parties, in the event that the Bank effects a transfer after receiving Verbal Instructions and such instructions were not authorized by you, or were misunderstood.

In this regard, the Bank may, but shall not be required to, seek verification of such Verbal Instructions by call back to you or other procedure. The Bank may in its sole discretion refuse to execute Verbal Instructions without incurring any liability to you and shall have no obligation to transfer funds in the absence of written instructions from you.

If your Account is a Money Market Deposit Account, transfers requested by Verbal Instructions will usually count toward the number of transfers that you are allowed per Account statement period.

You may authorize a merchant or other payee to make a one-time electronic payment from your DDA Account to pay for purchases or pay bills.

3. Special Provisions Regarding All Requests for Withdrawals from Your Account

You authorize the Bank to withdraw the necessary funds from your designated Account on the date you schedule a transfer request. You agree that you will instruct the Bank to make a withdrawal only when sufficient available funds are or will be available in your Account at the time of the withdrawal. If you do not have sufficient available funds in your Account, the Bank may refuse to complete the transaction. Whether the Bank completes the transaction or not,

the Bank reserves the right to impose a fee for insufficient funds, and the Bank will make no further attempt to process the transfer request. The Bank is under no obligation to notify you if it does not complete a transfer because there are insufficient funds in your Account to process the transaction.

4. Recording Telephone Calls

You agree that the Bank may record telephone calls and other electronic communications between you and the Bank and acknowledge that the Bank need not remind you of its recording of such calls and communications except as may be required by law.

5. Email Security

The use of unencrypted email carries a risk of possible interception and revelation to unintended parties. You should not use unencrypted email to send confidential information, such as social security numbers or Account numbers.

6. Special Provisions Regarding Electronic Funds Transfers

Except as provided below, this Section applies only to Accounts established by consumers, that is, natural persons who established the Accounts primarily for personal, family or household purposes. If you are a business or other entity that is not a natural person, this section does not apply to your Account, except as provided below.

a. Electronic Banking Disclosures

This disclosure statement covers your rights and responsibilities with regard to “electronic funds transfers” as defined by Regulation E. “Electronic funds transfers” include direct deposits of Social Security payments, electronic funds transfers resulting from your providing merchants with information obtained from, preauthorized debits to your Account to pay recurring charges, transfers initiated by telephone or ACH debit and credit transactions. The term “electronic funds transfers” does not include, and therefore, this disclosure statement does not cover:

- Debits which the Bank is authorized to make from your Account for service charges and other fees,
- Preauthorized transfers that you have instructed the Bank to make to another of your Accounts (or a family member’s) at the Bank,
- Loan payments to the Bank, or Wire Transfers, which are covered in Section IX of this document entitled Money Transfers.

For Consumers and Non-Consumers:

a. Business Days

For purposes of this document, the Bank’s business days are Monday through Friday. Holidays and other days on which banks are authorized to be closed in New York City are not included.

b. Right to Stop Payment of Preauthorized Recurring Debits

If you have directed the Bank in advance to make regular payments out of your Account or if you have authorized someone to make preauthorized debits from your Account, you can stop any of these payments. Please call the Bank at 1-866-362-4796 at least three business days before the payment is scheduled to be made. You can also notify the Bank in writing at the following address in time for the Bank to receive your request at least three business days before the payment is scheduled to be made:

Deutsche Bank Trust Company Americas
Banking Services Team
1 Columbus Circle, MS NYC01-1930
New York, NY 10019

If you call, the Bank will also require you to put your request in writing and deliver it to the Bank within 14 days after your call. (The Bank's fees for Stop Payments are listed on fee schedule herein.)

You recognize that such a stop payment on a preauthorized debit will be effective solely for a single transaction and you will be responsible for notifying the originator that you have placed a stop payment on that specific transaction. **IF YOU WISH TO STOP ALL FUTURE PREAUTHORIZED DEBITS FROM THAT ORIGINATOR, YOU MUST GIVE THE ORIGINATOR A WRITTEN NOTICE REVOKING YOUR AUTHORIZATION.**

To effect a stop payment on a preauthorized debit, you need to provide your Account number, the amount and date of the scheduled payment and the name of the originator. The Bank may require both the company name and company identification number for the originator. If you provide the wrong company identification number or if the originator has changed its company identification number, the Bank may pay the preauthorized debit.

c. Preauthorized Debits With Varying Amounts

If preauthorized payments out of your Account vary in amount, the person being paid should tell you 10 days before each payment when it will be made and how much it will be. You may choose instead (by agreement with the payee) to receive that notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits you set.

d. Liability for Failure to Stop Payment of Preauthorized Transfer

If you order the Bank to stop one of these payments three business days or more before the transfer is scheduled, and the Bank does not do so, the Bank will be liable for your actual direct losses or damages. In no event will the Bank be liable for special, punitive, indirect or consequential damages, except as otherwise required by law.

e. Right to Verify Preauthorized Credits

If you have arranged to have direct deposits made to your Account at least once every 60 days from the same person or company, you can call the Bank at 1-866-362-4796 to determine whether the deposit has been made.

f. Periodic Account Statements

All electronic funds transfers posted to your Account during the Account statement period will be listed on your monthly Account statement.

g. Disclosure of Financial Institutions' Liability for Failure to Make Electronic Transfers

If the Bank does not complete a transfer to or from your Account in a timely manner or in the correct amount according to its agreement with you, the Bank will be liable for your actual direct losses or damages. However, there are some exceptions.

For example, the Bank will not be liable for any damages if:

- Through no fault of the Bank, you do not have enough money in your Account to make the transfer.
- Circumstances beyond the Bank's control (such as fire or flood) prevent the transfer, despite reasonable precautions that it has taken.
- As otherwise set forth in this Agreement.

h. Disclosure of Account Information to Third Parties

This Section i applies to both consumers and other clients. We will disclose information to third parties about your Account:

- Where it is necessary for completing transactions.
- To verify the existence and condition of your Account for a third party, such as a credit bureau or merchant.
- To comply with applicable laws, regulations and court orders.
- To service providers who help the Bank meet your needs by assisting the Bank in providing or offering Bank products and services.
- As permitted by our Privacy Notice

i. In Case of Errors or Questions About Your Electronic Transfers

Telephone the Bank at 1-866-362-4796 or write to Deutsche Bank Trust Company Americas, 1 Columbus Circle, ATTN: Banking Department, 1 Columbus Circle, MS NYCO1-1930, New York, NY 10019, as soon as you can, if you think your monthly Account statement or receipt is wrong or if you need more information about a transfer listed on the monthly Account statement or receipt. The Bank must hear from you no later than 60 days after it sent the first monthly Account statement on which the problem or error appeared.

To report a suspected error or get more information:

- Provide your name and Account number.
- Describe the suspected error or the transfer in question, and explain as clearly as you can why you believe it is an error or why you need more information.
- Provide the dollar amount of the suspected error.

If you notify the Bank orally, we may require that you send us your complaint or question in writing within ten business days. The Bank will determine whether an error occurred within 10 business days after it hears from you and will correct the error promptly. If the Bank needs more time, however, the Bank may take up to 45 days to investigate your inquiry. If the Bank decides to do this, it will provisionally credit your Account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes the Bank to complete its investigation. The Bank will notify you of the amount and date of the provisional credit within two business days of providing the provisional credit to you. If the Bank asks you to put your inquiry in writing and does not receive the written inquiry within 10 business days, the Bank may not credit your Account.

If the Bank has provided a provisional credit to your Account in the amount of the claimed error, and after investigation the Bank determines that no error was made, then the Bank will notify you within three business days that the Bank will reverse the provisional credit. However, the Bank will continue to honor wire payments, ach, drafts, similar items and preauthorized transfers for five business days following the notice of its intention to reverse the provisional credit. The Bank need honor only items that Bank would have paid if the provisionally credited funds had not been debited from your Account.

The Bank will tell you the results within three business days after completing our investigation. The Bank will correct the error within one business day after the Bank determines an error occurred. If the Bank decides that there was no error, the Bank will send you a written explanation within three (3) business days. You may ask for copies of the documents that the Bank used in its investigation.

For errors involving new Accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Accounts, we may take up to 20 business days to credit your Account for the amount you think is in error.

Notwithstanding the above, if you are a business or other entity that is not a natural person, while the Bank will attempt to resolve any suspected errors with respect to your electronic banking transactions as soon as possible, we are not bound by the resolution time limits specified above.

XI. Withdrawals

The Bank may forward requests for withdrawals and other transactions to its processing center and use the date that the processing center receives the transaction as the effective date of the transaction.

1. Processing and Posting Orders

The Bank may accept, pay, post, or charge debit items to your account in any order the Bank may choose, at our discretion. The Bank may establish different priorities, categories and process and post debit items according to the priorities the Bank establishes. The Bank may change the priorities categories or order at any time without prior notice to you.

The Bank typically processes teller transactions, and ACH debit items as separate categories. For ACH debit items the Bank typically processes these items in the order that they are received by the Bank from the payment system(s) and other financial institutions. In certain cases, the Bank may not receive date and time information for transactions, and our processing system will assign a different processing sequence to such transactions. For example, the Bank may process such transactions in the order of the dollar amount of the items starting with the highest dollar item.

Even if the Bank provisionally post other items to your Account during the day, the Bank may treat them as if the Bank received all of them at the end of the day and process them in any order the Bank chooses. The Bank may choose the processing and posting method at our sole discretion, regardless of whether additional fees may result from the processing method selected.

2. When Funds Are Available For Withdrawal

Funds deposited to your Account may not be immediately available for withdrawal. Until the funds are available, you may not withdraw the funds and the Bank will not use funds to pay other debits to your Account. (See Schedule A—Funds Availability Policy within this Terms and Conditions.)

XII. Lien and Setoff

You pledge the assets in your Account and grant the Bank a lien and a right of setoff against your Account and on all accounts with the Bank (including but not limited to any custody account or investment management account), to secure any present or future obligation of yours for the payment of money to the Bank or any of its affiliates, whether matured or unmatured. You agree that the Bank may, without prior notice or demand, apply or set off the funds in your Account

at any time to pay off any debt, whether direct or indirect, you have with the Bank or any of its affiliates and/or any fees or service charges, and you grant the Bank and its affiliates a security interest in each Account to secure such debt, as it may arise. With respect to all of the foregoing, Bank will have all rights of a secured creditor under the New York Uniform Commercial Code, as in effect from time to time, or other applicable law.

If your Account is a joint Account and one or more joint owners are indebted to the Bank or any of its affiliates in any manner, the Bank or its affiliates may use the funds in the joint Account to pay the debt without prior notice to you. This right of setoff does not apply if your right to withdraw funds from the Account arises only in a representative capacity. You further acknowledge and agree that any Federal benefits or other payments deposited to your Account after a date of ineligibility must be returned to the Federal government or other payor, as applicable, and the Bank may set off against any of your Accounts in order to recover any ineligible benefits or payments you may have received if the Bank is obligated to return such payments. If the Bank or any of its affiliates effects a setoff against your Account, you agree to release and indemnify the Bank and its affiliates from all liability for its actions.

The Bank will notify you by mail of the set off together with the reasons for the set off prior to or on the same business day of such action. Failure to provide the notice shall not be deemed to affect the validity of the Bank's right of set off.

Notwithstanding the above, the Bank will not assert, claim or exercise any right of set off against any Account into which social security or supplemental security income payments are deposited pursuant to an agreement with the Bank which provides that such payments be deposited directly into such Account without presentation to the depositor at the time of deposit.

In the event that your Account(s) are involved in legal proceedings and the Bank incurs any fees or expenses in connection with such matter, such as for responding to subpoenas, then the Bank may charge your Account(s) for such fees or expenses actually incurred.

XIII. Miscellaneous Provisions

1. Closing an Account

At any time at the Bank's sole discretion, the Bank may close your Account without giving you prior notice and pay over to you the net balance in the Account subject to the Bank's right of prior lien and right of setoff. The Bank may mail a check for such net balance to you at the address to which it sent your last Account statement unless you have notified the Bank of a new address. If your Account reaches a zero balance, the Bank may consider your Account closed. After your Account is closed, the Bank may return deposits and other items that it receives without any liability on the part of the Bank.

You may generally close your Account at any time without advance notice. The Bank may, however, require you to give it advance notice when you intend to close your Account by withdrawing all your funds from a Money Market Deposit Account as specified in the section of this document on Withdrawals. You or the Bank may close a Certificate of Deposit at maturity without advance notice.

After your Account is closed, we have no obligation to accept deposits. We have the right to advise consumer reporting agencies and other third party reporting agencies of Accounts closed for misuse, including without limitation kiting or impermissible overdrafts.

2. Amendments to These Terms and Conditions

The Bank may change the Terms and Conditions Statement from time to time by amending the Terms and Conditions Statement. The amended and updated Terms and Conditions Statements will supersede all prior versions. We will provide notice of changes, additions, and deletions as required by law. If you continue to maintain your Account(s) with the Bank after the effective date of the amendments, then you will be deemed to have accepted the amendments to these Terms and Conditions. This Agreement may be amended or terminated without notice if necessary to comply with any applicable federal or state law or regulation.

3. Overdrafts

You are not authorized to overdraw your Account, and the Bank shall have no obligation to pay or honor any item or withdrawal request unless it is drawn or requested against available funds credited to your Account at the opening of business on the day the item is presented for payment. Past overdraft transactions paid by the Bank are not a guarantee that future overdraft transactions will be honored. Funds in your Account are not available if they are subject to a hold, dispute or legal process that prevents their withdrawal. If the Bank pays an item or honors a request of yours that overdraws your Account, or if a deposited item has been returned unpaid, or for any other reason your Account has become overdrawn, you agree to pay the amount of the overdraft immediately, whether or not you signed or requested the withdrawal or participated in the transaction creating the overdraft.

You hereby authorize the Bank to apply any subsequent deposit to the Account against the amount of any overdraft and resulting charges, including any Federal or state benefits payments that you choose to deposit in any Account (including direct deposit of Social Security). You understand and agree that if you do not want your benefits applied in this way, you may change your direct deposit instructions to the payor of such benefits.

You agree to pay all costs and expenses, including attorneys' fees, incurred by the Bank in the collection of any overdraft.

4. Tax Information, Reporting and Withholding

The Bank is generally required each year to report to you and to the Internal Revenue Service (IRS) the amount of interest earned on the Account. If you are a citizen or resident alien of the United States, when you open your Account, the Bank is required to obtain a certified U.S. Taxpayer Identification Number (TIN) and information regarding your backup withholding status. You must certify that you have provided your correct TIN and backup withholding status.

For individual Accounts, your TIN is your Social Security Number (SSN). For joint Accounts with more than one owner, the TIN of the first person listed on the Account is used if that person is a U.S. citizen or resident alien. Resident aliens who do not qualify for a SSN should provide their Individual Taxpayer Identification Number (ITIN). For other Accounts, the TIN is the owner's Employer Identification Number (EIN).

If you do not provide a certified name and TIN, or if the IRS notifies the Bank that the name or TIN you provided is incorrect, or if the IRS notifies the Bank that you failed to report all your interest and dividends on your tax return, the Bank may be required to impose backup withholding on the interest earned on your Account and pay the withheld amount to the IRS.

Subject to certain exceptions, if you are a nonresident alien, your Account should be exempt from backup withholding, provided that you give the Bank a completed IRS Form W-8 certifying your status. For Accounts with multiple owners, all owners must certify their

status as foreign persons. Information reporting of bank interest to the IRS is required for nonresident individuals resident in certain countries.

You should consult your tax advisor for additional information.

5. Death or Incompetence

You agree to notify the Bank promptly if any owner or authorized signer on your Account dies or is declared incompetent by a court. Until the Bank receives a notice of death or incompetency, it may continue to act with respect to your Account as if all owners and signers were alive and competent, and the Bank shall not be liable for any actions or inactions taken in connection with the Account.

When the Bank receives a notice that an owner has died or been declared incompetent, it may place a hold on your Account and refuse to accept deposits or permit withdrawals. The Bank may hold any funds in your Account until it confirms the identity and authority of the successor owner or owners. This may also include receipt of satisfactory documentation of a duly appointed estate executor or administrator.

If the Bank receives a deposit of salary, pension, Social Security or other income payable to a deceased owner after the date of his or her death, and the Bank credits such deposit to your Account, it may debit your Account for the deposit and return such amount to the payor.

6. Abandoned or Inactive Accounts

Unclaimed property laws of the various states require the Bank to turn over personal property in abandoned Accounts. In this regard, the applicable state is generally the state of your last known address as shown in the Bank's records, which is usually the address used for your Account statements.

Your Account is usually considered abandoned if you have not performed at least one of the following activities for the period of time specified in the applicable state's unclaimed property law:

- Made a deposit or withdrawal in your Account;
- Written to or otherwise contacted us about your Account; or
- Otherwise shown an interest in your Account, such as by asking the Bank to keep the Account active.

You need to actively perform the activity yourself, so direct deposits and preauthorized debits may not be treated as activity under the applicable state's unclaimed property laws.

The Bank is required by the unclaimed property laws to turn over the funds in an abandoned Accounts to the applicable state. Before turning over the funds in an abandoned Account, the Bank may, as required by law, send a notice to the address it currently maintains for the Account statement. The Bank may not send this notice if mail previously sent to this address was returned. Unless prohibited by the applicable state law, the Bank may charge the Account costs incurred in remitting funds to the state including the expenses of any notice, advertisement, payment and delivery of the Account to the applicable state agency. These charges are not refundable. You may recover unclaimed property turned over to a state by contacting that state.

If your Account has been inactive for one (1) year or more, then (unless prohibited by law) the Bank may:

Stop sending Account statements,
Stop paying interest on the Account, and
Refuse to pay items drawn on or payable from the Account.

7. Delay, Waiver and Severability

A delay by the Bank in enforcing its rights will not affect your obligations to the Bank under this Agreement. Also, if the Bank waives a provision of this Agreement, the waiver applies only to that provision in that specific instance and not to other provisions or future situations.

If any part of this Agreement is invalid or unenforceable under any applicable law, such invalidity or unenforceability shall not affect the remainder of this Agreement, which shall remain in full force and effect.

8. Governing Law, Consent to Jurisdiction and Jury Waiver

Except to the extent preempted by Federal law, this Agreement and the rights and obligations of both you and the Bank shall be governed by the laws of the State of New York without giving effect to provisions relating to the choice of law. Each party hereto consents specifically to the exclusive jurisdiction of the Federal courts of the United States sitting in the Southern District of New York, or if such Federal court declines to exercise jurisdiction over any action filed pursuant to this Agreement, the courts of the State of New York sitting in the County of New York. In connection with the foregoing consent, each party irrevocably waives, to the fullest extent permitted by law, any objection which it may now or hereafter have to the court's exercise of personal jurisdiction over each party to this Agreement or the laying of venue of any such proceeding brought in such a court and any claim that any such proceeding brought in such a court has been brought in an inconvenient forum.

The Bank is subject to regulation and supervision by the New York State Department of Financial Services. You can contact the Department of Financial Services by calling (800) 342-3736 or writing to the Department of Financial Services, One State Street, New York, NY 10004.

The Bank is a member of the Federal Deposit Insurance Corporation ("FDIC"). Detailed information regarding how deposit insurance rules and limits apply to your accounts at the Bank can be obtained on the FDIC's website www.fdic.gov) or by contacting the FDIC at 1-877-275-3342. The FDIC does not insure any investment that is not a deposit even if you purchased it from the Bank.

THE PARTIES HEREBY IRREVOCABLY AND UNCONDITIONALLY WAIVE, TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, ANY RIGHT THAT THEY MAY HAVE TO TRIAL BY JURY OF ANY CLAIM OR CAUSE OF ACTION, OR IN ANY LEGAL PROCEEDING, DIRECTLY OR INDIRECTLY BASED UPON OR ARISING OUT OF THIS AGREEMENT OR THE TRANSACTIONS CONTEMPLATED BY THIS AGREEMENT (WHETHER BASED ON CONTRACT, TORT OR ANY OTHER THEORY). EACH PARTY (A) CERTIFIES THAT NO REPRESENTATIVE, AGENT OR ATTORNEY OF ANY OF THE OTHER PARTIES HAS REPRESENTED, EXPRESSLY OR OTHERWISE, THAT ANY SUCH OTHER PARTY WOULD NOT, IN THE EVENT OF LITIGATION, SEEK TO ENFORCE THE FOREGOING WAIVER AND (B) ACKNOWLEDGES THAT IT AND THE OTHER PARTIES HAVE BEEN INDUCED TO ENTER INTO THIS AGREEMENT BY, AMONG OTHER THINGS, THE MUTUAL WAIVERS AND CERTIFICATIONS IN THIS SECTION.

9. Special Provision Regarding Subaccounts

At the Bank's discretion, the Bank may divide your Account into two subaccounts: a transaction subaccount and a MMDA subaccount. For purposes of recordkeeping, fees, minimum balances and your Account access, these subaccounts will be treated as a single Account. In the event the Bank establishes this subaccount structure, you may only access the MMDA subaccount through dealings on your transaction subaccount. When you give instructions to withdraw funds from your transaction subaccount, the Bank will transfer funds as necessary from your

MMDA subaccount to replenish your transaction subaccount. Your Account statement and other records of your Account activity will not reflect the subaccounts in any way.

The Bank reserves the right to require you to provide seven day’s written notice of an intent to withdraw funds from your MMDA subaccount.

Payment by the Bank without requiring seven days’ written notice will not constitute a waiver of the Bank’s right to require the notice.

10. Assignments and Successors

This Agreement shall be binding on your heirs, executors and successors. You may not assign, transfer or grant a security interest in your Account(s) without the prior written permission of the Bank.

11. Fee Schedule

The Bank will charge various fees in connection with your Account as set forth on the following fee schedule.

Services	Fee
Overdraft	No charge
Incoming and Outgoing ACHs	No charge
Outgoing money transfer-International	\$50.00
Outgoing money transfer-Domestic	\$25.00
Incoming money transfer	\$10.00
Additional Account statements	\$10.00
Processing of any garnishment, tax levy or other court administrative order against your account, whether or not the funds are actually paid. Order may include multiple years of checks and statements.	Up to \$75.00 flat fee (covering administrative costs including processing fees)
Special handling	\$50.00 per handling ¹
Special Projects	Depends on the scope of the project

¹ Dependent on courier used, additional charges may apply.

XIV. Schedule A—Funds Availability Policy Disclosure

Your Ability to Withdraw Funds at Deutsche Bank Trust Company Americas (DBTCA)

This disclosure describes when deposited funds with DBTCA become available to you for withdrawal. DBTCA’s policy is to make deposited funds available in an expeditious manner. However, certain delays can apply. Prior to the time deposited funds are available, you may not withdraw these funds in cash and DBTCA.

Standard Funds Availability Schedule

Same Day Availability

Electronic direct deposits to your Account including wire transfers will be available on the day DBTCA receives the deposit or transfer. No other forms of deposit, such as cash, will be available.

XV. Schedule B—Customer Identification Program Notice

Important Information

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who establishes an account, investment or other business relationship with a financial institution. This means that we will ask for your name, address, and other information that will allow us to identify you. We may also ask to see identifying documents such as a certificate of formation or good standing (legal entities) or a passport or other photo identification (individuals).

3rd EU Notice

Governmental rules have also broadened the scope of our firm's obligations to aid in the fight against money laundering and terrorist financing; these rules call for an active involvement of both asset management firms and their clients. For new and existing clients we currently have a legal obligation to ask our customers questions regarding their identities, addresses, source of funds and, if necessary, legal representatives, authorized signatories, beneficial owners or control structures and to collect requisite documentation to substantiate the information. Also, enhanced anti-money laundering requirements require that should any of the above personal or institutional information change, our clients would be obliged to immediately notify us of the change(s) and provide us with relevant documentation to verify these changes.

“Deutsche Bank” means Deutsche Bank AG and its affiliated companies. Deutsche Bank Wealth Management represents the wealth management activities conducted by Deutsche Bank AG or its subsidiaries. Clients are provided Deutsche Bank Wealth Management products or services by one or more legal entities that are identified to clients pursuant to the contracts, agreements, offering materials or other documentation relevant to such products or services. Banking and lending services are offered through Deutsche Bank Trust Company Americas, member FDIC, and other members of the Deutsche Bank Group.