

409 Silverside Road, Suite 105  
Wilmington, DE 19809  
P: 866.792.5412  
F: 610.676.1021  
www.seicashaccess.com

### Instructions for Completing the Cash Access Account Application for a Trust - *Please read carefully!*

This application is for SEI's Cash Access Account (CAA) Application for a Trust, administered through The Bancorp Bank. You will receive all banking information, including checks, debit cards and bank notices, from The Bancorp Bank in Wilmington, Delaware.

Please complete all sections (as applicable). Incomplete applications will delay processing and may be returned.

To open an account and to comply with banking regulations and federal law, the following are required:

- **Completed, signed application form.**
- **Copy of the Certification of Trust or other evidence that the Trust can open the requested account. Title page, trustee page and signature page required. More information may be requested.**
- **Copy of the IRS verification letter assigning the Trust's Tax Identification Number (TIN), if the Trust's TIN is different than the Social Security number of a Trustee.**

### Important Information about the Cash Access Account

#### Sweeps and Target Balances

**Funds will be swept to fund your account on the first business day after it is opened.** This will occur regardless of whether additional deposits are included with the application. The monthly sweep will take place on the 20th day of each month (or the first business day thereafter) to reach the Target Minimum or Target Maximum balance you elect in Part 3 of this application. If you do not designate a Target Minimum balance for the CAA, it will be set at \$5,000. Designating a Target Maximum balance is optional.

#### Overdrafts

Checks and bill-pay items presented for payment that exceed the amount of available funds in the account will overdraft CAA accounts. Payment will be satisfied as described below. ATM withdrawals, debit card point-of-sale purchases, outgoing wire transfer requests and outgoing ACH transfer requests will not overdraft CAA accounts, as they will be declined at the time they are requested if the account does not hold sufficient funds.

Overdrafts on the SEI CAA will be satisfied from your various accounts in the following order:

1. Securities Backed Line of Credit, if applicable
2. Money Market assets in linked SEI Private Trust Company (SPTC) account (includes DCA/Holding Money Markets)

Please note that mutual funds or other assets held at SEI will not be liquidated to satisfy an overdraft.

#### Financial Professionals

With regard to this application and the CAA Program relationship, your "Financial Professional" is your investment advisor. In cases where SEI Investments Management Corporation is your investment advisor, your Financial Professional is the representative who interacts on your behalf with SEI.

#### TotalCash® Manager Information for Financial Professionals

The CAA Program allows Financial Professionals to monitor their clients' accounts through TotalCash® Manager (TCM), an Internet-based tool. In order for a Financial Professional firm to participate in TCM, one firm representative must complete and submit a **TCM Access Authorization Agreement**. The form only needs to be completed and submitted once per firm. The form may be found on SEI's BusinessBuilder site, and detailed information about the form is available on the Financial Professional site at [www.seicainfo.com](http://www.seicainfo.com).

### Submission of Application

Please **mail or fax** the completed, signed CAA application and the required documentation listed above, as applicable, to:

SEI Private Trust Company  
Attn: Advisor Network (Service Team)  
P.O. Box 1098  
Oaks, PA 19456-9907  
Fax: 610.676.1021 (include the number of pages being faxed)

**Note:** *For faster processing, please send the application to SEI's Oaks office, not to our corporate headquarters in Delaware.*

**There is no need to submit a check for initial deposit with your application,** because funds will be swept from your linked SPTC account to fund your CAA the first business day after your CAA is opened. **If there are special circumstances, however, initial deposits by check may be mailed with this application form.** Make checks payable to SEI Cash Access, and include on the "memo" line the name of the Trust applicant. *Note that funds will be swept into your account the first business day after it is opened, regardless of whether you submit a check for deposit with your application.*

Please note that for new customers, special extended holds on deposits will apply during the first 30 days after account opening. For details, visit our Web site and navigate to "Disclosures and Privacy Practices > Disclosures > Funds Availability."

*(Instructions continued on next page)*

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## Account Processing

Once we receive your application in SEI's Oaks office, processing will take two to three business days. Your Financial Professional will be notified if any additional information is required for us to open the account.

You will receive the following items, as applicable, an average of 7-10 business days after account opening:

- Welcome email/letter, which includes your password for online account access
- Welcome Kit (if this is your first account with SEI Cash Access), which includes your user ID for online account access and instructions for getting online
- Initial order of checks, if applicable
- Debit card(s), if applicable
- Personal Identification Number (PIN) for debit card(s), if applicable (PIN may arrive before the card itself)

Each item will be sent separately for security purposes.

**Checks for future deposits** should be made payable to the name of the Trust and mailed with a completed deposit ticket (available on our Web site under "Client Resources > Forms") to:

SEI Cash Access  
Attn: Deposit Processing  
P.O. Box 15329  
Wilmington, DE 19885-5329

**Note:** *For faster processing, please send checks for future deposits to our Delaware address, rather than to SEI's Oaks office.*

There may be a hold on deposited checks, depending on how long the account has been open. For details, visit our Web site and navigate to "Disclosures and Privacy Practices > Disclosures > Funds Availability."

**PLEASE KEEP A COPY OF THE APPLICATION FOR YOUR RECORDS.**

409 Silverside Road, Suite 105  
Wilmington, DE 19809  
P: 866.792.5412  
F: 610.676.1021  
www.seicashaccess.com

Linked SEI Private Trust Company (SPTC) Account Number:

Do you currently have a Securities Backed Line of Credit, or do you have an SBLOC application in process?  Yes  No

### Important Information About Procedures for Opening a New Account

The SEI Cash Access Account (CAA) program is only available to: (a) accounts registered to U.S. account holders with U.S. addresses; (b) accounts that are not pledged to an outside institution; and (c) accounts for which distributions/withdrawals are not restricted.

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 customer who opens an account. What this means for you: when you open an account, we will ask you your name, address, date of birth and other information that will allow us to identify you. We may also ask to see a copy of your driver's license or other identifying documents.

**Please read and complete the entire application form (Parts 1-10, as applicable).** Please keep a copy of the application for your records.

### PART 1: Trust Information

Type of Trust:	<input type="checkbox"/> Revocable Trust	<input type="checkbox"/> Irrevocable Trust	
Trust Name:			Federal Tax ID Number/ Social Security Number:
Street Address: (P.O. Box not accepted)			
City:		State:	Zip:
Mailing Address: (if different than Street Address)			
City:		State:	Zip:
Phone: (and extension)			

**List any Contributor/Benefactor/Settlor/UBO (Ultimate Beneficiary Owner) with authority/control over account activities.** Contributor/Benefactor/Settlor/UBO refers to the natural person(s) who ultimately owns or controls the account, or the customer named on the account and/or the person on whose behalf a transaction is conducted.

Signer(s) listed below in Part 9 are the only Contributor(s)/Benefactor(s)/Settlor(s)/UBO(s) for the account.

First Name:	Middle Initial:	Last Name:	Title:	Share %:
City:	State:	Zip:	Date of Birth: (mm/dd/yyyy)	
First Name:	Middle Initial:	Last Name:	Title:	Share %:
City:	State:	Zip:	Date of Birth: (mm/dd/yyyy)	
First Name:	Middle Initial:	Last Name:	Title:	Share %:
City:	State:	Zip:	Date of Birth: (mm/dd/yyyy)	
First Name:	Middle Initial:	Last Name:	Title:	Share %:
City:	State:	Zip:	Date of Birth: (mm/dd/yyyy)	
First Name:	Middle Initial:	Last Name:	Title:	Share %:
City:	State:	Zip:	Date of Birth: (mm/dd/yyyy)	

Please **mail or fax** this completed application and any required documentation to:  
SEI Private Trust Company, Attn: Advisor Network (Service Team)  
P.O. Box 1098, Oaks, PA 19456-9907 • Fax: 610.676.1021

*For faster processing, please mail or fax the application to SEI's Oaks office, not to our corporate headquarters in Delaware.*

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Trust Name:

Linked SPTC Account Number:

**PART 2: Personal Information for Trustees**

Trustee #1 First Name: (primary contact)		MI:	Last Name:	
Social Security Number:	Date of Birth: (mm/dd/yyyy)	Mother's Maiden Name:		Title:
Permanent Address: (P.O. Box not accepted)				Apt. #:
City:			State:	Zip:
Home Phone:	Alternate Phone: (where you may be reached during business hours*)	Email: (where you may be reached during business hours*)		
Occupation:		Current Employer:		
If Retired, Last Employer:		Source of Wealth/Retirement Income:		

Trustee #2 First Name: (primary contact)		MI:	Last Name:	
Social Security Number:	Date of Birth: (mm/dd/yyyy)	Mother's Maiden Name:		Title:
Permanent Address: (P.O. Box not accepted)				Apt. #:
City:			State:	Zip:
Home Phone:	Alternate Phone: (where you may be reached during business hours*)	Email: (where you may be reached during business hours*)		
Occupation:		Current Employer:		
If Retired, Last Employer:		Source of Wealth/Retirement Income:		

Trustee #3 First Name: (primary contact)		MI:	Last Name:	
Social Security Number:	Date of Birth: (mm/dd/yyyy)	Mother's Maiden Name:		Title:
Permanent Address: (P.O. Box not accepted)				Apt. #:
City:			State:	Zip:
Home Phone:	Alternate Phone: (where you may be reached during business hours*)	Email: (where you may be reached during business hours*)		
Occupation:		Current Employer:		
If Retired, Last Employer:		Source of Wealth/Retirement Income:		

Trustee #4 First Name: (primary contact)		MI:	Last Name:	
Social Security Number:	Date of Birth: (mm/dd/yyyy)	Mother's Maiden Name:		Title:
Permanent Address: (P.O. Box not accepted)				Apt. #:
City:			State:	Zip:
Home Phone:	Alternate Phone: (where you may be reached during business hours*)	Email: (where you may be reached during business hours*)		
Occupation:		Current Employer:		
If Retired, Last Employer:		Source of Wealth/Retirement Income:		

\*Will only be used for account-related purposes; will not be used for marketing purposes.

Trust Name:

Linked SPTC Account Number:

**PART 3: SEI Cash Access Target Balance Elections and Instructions for Monthly Sweeps**

**SEI Cash Access Account Target Balance Elections**

Starting the first business day after your account is opened, and subsequently on the 20th day of each month (or the first business day thereafter), funds will automatically be transferred to or from your SEI CAA according to your instructions below.

The **Target Minimum balance** is the **lowest** amount you would like available in this checking account after the monthly sweep. If your checking account balance is less than your Target Minimum amount, we will sweep funds from your linked SPTC account to your CAA to bring your checking account balance up to this minimum.

The **Target Maximum balance** is the **highest** amount you would like available after the monthly sweep. If your checking account balance is more than your Target Maximum, we will sweep funds from your CAA to your linked SPTC account to bring your checking account balance down to that maximum.

Provide your target minimum and maximum (optional) balances below, and provide investment instructions for funds being transferred from the SEI CAA to the linked SPTC account.

<p><b>CAA Target Minimum Balance:</b> If no amount is entered, minimum will be set at \$5,000.</p>	<p>\$ _____ (minimum of \$5,000) This amount also reflects the initial funding amount for the account that will take place the first business day after account opening, regardless of whether additional deposits are submitted with the application.</p>
<p><b>CAA Target Maximum Balance:</b> (optional)</p>	<p>\$ _____ (optional)</p>

The **automatic sweep to the SEI CAA** will be satisfied from your linked SPTC account in the following order:

1. Money market assets in linked SPTC account (excludes DCA MMs)
2. Additional assets (collected using the default raise cash method on the linked SPTC account)

Please note:

- Non-mutual fund assets (i.e., stocks and bonds) with allocations in a strategy may be liquidated to satisfy the automatic target balance.
- When an account has multiple portfolios, the portfolio with a strategy assigned to it will be accessed to raise cash. If no strategy exists, cash will be raised via the default non-strategy raise cash method. In both instances, the portfolio with the highest market value will be accessed.
- **DCA money market funds are excluded from the monthly sweep.**
- Please contact your Financial Professional for details regarding how cash will be raised for your specific account.

The **automatic sweep to the linked SPTC account** from your SEI CAA will be credited in the following manner:

Standard Account with One Portfolio	Standard Managed Account with Overlay	Multiple Capital Portfolios
Funds will be credited to portfolio	Funds will be credited to transitory cash portfolio	Funds will be credited to the portfolio with the largest existing cash position

**PART 4: Account Activity**

Please indicate the anticipated transaction volume and dollar amounts of account activity. Your estimates should include both incoming and outgoing transactions. To avoid a delay in processing, please be sure all sections below are completed.

Services / Transaction Type	Estimated # of Transactions (Monthly)	Estimated \$ of Transactions (Monthly)
ACH	<input type="checkbox"/> 0 <input type="checkbox"/> 1-3 <input type="checkbox"/> 4-10 <input type="checkbox"/> 11-15 <input type="checkbox"/> 16-20	<input type="checkbox"/> \$0 <input type="checkbox"/> \$501-1,000 <input type="checkbox"/> \$1,001-2,500 <input type="checkbox"/> \$1-500 <input type="checkbox"/> \$2,501-5,000 <input type="checkbox"/> \$5,001+
Wire Transfers	<input type="checkbox"/> 0 <input type="checkbox"/> 1-3 <input type="checkbox"/> 4-10 <input type="checkbox"/> 11-15 <input type="checkbox"/> 16-20	<input type="checkbox"/> \$0 <input type="checkbox"/> \$501-1,000 <input type="checkbox"/> \$1,001-2,500 <input type="checkbox"/> \$1-500 <input type="checkbox"/> \$2,501-5,000 <input type="checkbox"/> \$5,001+
Checks	<input type="checkbox"/> 0 <input type="checkbox"/> 1-3 <input type="checkbox"/> 4-10 <input type="checkbox"/> 11-15 <input type="checkbox"/> 16-20	<input type="checkbox"/> \$0 <input type="checkbox"/> \$501-1,000 <input type="checkbox"/> \$1,001-2,500 <input type="checkbox"/> \$1-500 <input type="checkbox"/> \$2,501-5,000 <input type="checkbox"/> \$5,001+
Cash	<input type="checkbox"/> 0 <input type="checkbox"/> 1-3 <input type="checkbox"/> 4-10 <input type="checkbox"/> 11-15 <input type="checkbox"/> 16-20	<input type="checkbox"/> \$0 <input type="checkbox"/> \$501-1,000 <input type="checkbox"/> \$1,001-2,500 <input type="checkbox"/> \$1-500 <input type="checkbox"/> \$2,501-5,000 <input type="checkbox"/> \$5,001+
Remote Deposit Capture	<input type="checkbox"/> 0 <input type="checkbox"/> 1-3 <input type="checkbox"/> 4-10 <input type="checkbox"/> 11-15 <input type="checkbox"/> 16-20	<input type="checkbox"/> \$0 <input type="checkbox"/> \$501-1,000 <input type="checkbox"/> \$1,001-2,500 <input type="checkbox"/> \$1-500 <input type="checkbox"/> \$2,501-5,000 <input type="checkbox"/> \$5,001+

Will account be used for international transactions?    Yes    No

If yes, list up to 3 non-U.S. countries where transactions may be sent or may originate:

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Trust Name: <input style="width: 90%;" type="text"/>	Linked SPTC Account Number: <input style="width: 90%;" type="text"/>
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**PART 5: Debit Card(s)**

Indicate for which Trustee(s) you would like a debit card (free of charge).

A unique, system-generated Personal Identification Number (PIN) will be sent to each Trustee who receives a debit card. To customize your PIN, please have the card number and current PIN accessible and call the number provided on the card. The debit card and PIN will be sent separately.

<b>Debit Card for Trustee #1</b> <small>(primary contact)</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Debit Card for Trustee #3</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Debit Card for Trustee #2</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Debit Card for Trustee #4</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No

**PART 6: Checks**

Indicate whether you would like an order of checks.

The name and street address of the Trust will appear on the checks.

<b>Checks</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
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**PART 7: Financial Professional Information - Signature Required**

For purposes of this application, financial professionals, financial professional firms, advisors, agents and brokers shall be referred to, individually and collectively, as "Financial Professionals."

Financial Professional Name:		Financial Professional Firm Name:	
Broker Dealer Name: <small>(If affiliated this is required)</small>			
Last 5 Digits of Financial Professional's Business Builder ID:		TotalCash® Manager (TCM) Company ID:	
Business Address: <small>(City and State)</small>			Zip:
Business Phone: <small>(and extension)</small>	Mobile Phone:	Email:	
<b>Signature of Financial Professional:</b> <small>(must be an authorized signer of Firm)</small>			Date: <small>(mm/dd/yyyy)</small>

**PART 8: Trustee Actions**

**Approval(s) of Trustee(s) for All Transactions – Bank Not Liable for Confirming Authority of Trustee(s).**

For purposes of this application, SEI Cash Access Program shall be referred to as "the Bank."

In completing this application to open an account with the Bank as Trustee(s) pursuant to the provisions of the trust instrument (the "Trust") provided with this application, the appointed Trustee(s) named in the provisions of the Trust (or their successors) agree that he/she/they shall be solely, or jointly and severally, liable, as the case may be, to ensure that paper, telephone, online and all other transactions are made in accordance with the terms of the Trust.

For example, where the transaction method only provides one approval mechanism for a transaction's approval and the Trust requires Trustee approval by two (2) or more Trustees under the provisions of the Trust, it shall be the Trustees' responsibility to designate a Trustee approver in compliance with and pursuant to the provisions of the Trust, and the Bank shall not assume any liability relating to any Trustee's signature or approval.

Trust Name:

Linked SPTC Account Number:

## PART 9: Terms of Agreement, TIN Certification, Authorizations, Indemnifications and Agreements - Signature(s) Required

The authorized individual(s) signing below agree(s), jointly and severally if multiple signers, to the terms set forth in the Deposit Account Terms, the Schedule of Fees, the Funds Availability Disclosures, the Electronic Fund Transfer and Related Disclosures, and other such agreements and disclosures as may apply, as amended by the Bank from time to time.

### Limited Attorney-in-Fact Authorization and Indemnification

I/We hereby authorize my/our Financial Professional and Financial Professional firm (collectively, the "Financial Professional") to facilitate the transfer of funds between this account and my/our SEI Private Trust Company (SPTC) account linked to this account and to perform account level maintenance to this account. (For a listing of the account level maintenance that can be performed by Financial Professionals and the related processes, visit [www.seicashaccess.com](http://www.seicashaccess.com).) I/We appoint the Financial Professional referenced herein as my/our agent and limited attorney-in-fact with respect to this transfer of funds authorization. The Bank may treat such Financial Professional's instructions as my/our valid orders. In addition, the Financial Professional may view or obtain information on all of my/our accounts at the Bank, whether previously opened, now opened or opened in the future. The Financial Professional shall not be authorized to withdraw funds or assets from the account except as specifically provided herein.

I/We agree to indemnify, defend and hold harmless SPTC, the Bank and their respective directors, officers, employees, agents, successors and assigns from and against any and all claims, demands, harmless losses, liabilities or expenses, including reasonable attorneys' fees (whether or not such attorneys are employees of SPTC, the Bank or any respective affiliated company), resulting from the Financial Professional's use of the services with respect to the accounts and/or from SPTC or the Bank acting on instructions. I/We understand and agree that if the Financial Professional's use of the services and/or any instructions acted upon by SPTC or the Bank are not within the authority I/we have granted to the Financial Professional, my/our recourse shall be to the Financial Professional, and not to SPTC or the Bank.

### Other Agreements, Authorizations and Indemnifications

I/We verify that all information provided in this application is true and correct to the best of my/our knowledge and is provided for the purpose of obtaining the account requested. In addition:

- I/We agree to notify the Bank immediately, in writing, of any material change in the facts stated in this application.
- I/We authorize the Bank to order consumer reports about me/us from consumer reporting agencies and instruct any person or consumer reporting agency to compile and furnish any information it may have or obtain about me/us in response to such inquiries.
- I/We authorize the Bank to receive information as occasioned from time to time regarding me/us or my/our proprietors, partners, principals, agents or representatives from third parties, and to verify any information on the application. I/We waive any claims against the Bank for invasion of privacy or any similar claim that might arise as a result of the Bank's investigation of me/us or my/our proprietors, partners, principals, agents or representatives.
- I/We understand that, upon execution of this account application and authorization, the Bank shall provide me/us with a user ID and password ("Access Codes") for online access to my/our account. I/We agree to assume all risks and losses associated with the disclosure of my/our Access Codes to third parties.
- I/We understand that the Bank's ability to provide services hereunder may be conditioned on the continuing availability of certain services from third parties with which the Bank has contracted. Therefore, I/we authorize the Bank to share my/our personal information with third parties consistent with the Bank's privacy practices.
- I/We authorize the transfer of information, as necessary, between my/our account at the Bank and my/our account at SPTC for the purpose of providing bank account information and to facilitate the CAA Program.
- I/We understand and accept that if my/our account has multiple authorized signers, the Bank is only required to verify one of them to process a transaction.
- I/We authorize the transfer of funds and information, as necessary, to and from my/our account at SPTC and my/our account at the Bank for the purpose of executing banking and credit services. I/We understand that this authorization shall act as a standing instruction to transfer funds between these accounts as set forth in this application.
- I/We understand that I/we must notify the Bank and SPTC, either through my/our Financial Professional or directly through the Bank, in writing, in order to cease any disbursements out of, or transfers between, the Bank and SPTC accounts.
- I/We acknowledge that my/our signature(s) at the conclusion of this Part 9 is/are the same signature(s) on file for my/our account(s) at SPTC.
- I/We understand and accept that this account is subject to all applicable rules and regulations adopted by the Bank and as amended from time to time.

(Part 9 continued on next page)

Trust Name:

Linked SPTC Account Number:

**PART 9 (continued from previous page)**

- I/We acknowledge that, due to my/our ability to access funds in my/our new account electronically before I/we receive the Welcome Kit containing the full Terms and Conditions for the account, I/we have read the attached Part 10, an excerpt from the Terms and Conditions regarding the federal Electronic Fund Transfer Act (Regulation E) and my/our rights and responsibilities concerning electronic bank services.

**TIN Certification**

Under penalties of perjury, I certify that: (1) the number shown on this form is my correct Taxpayer Identification Number (TIN) (or I am waiting for a number to be issued to me); (2) I am not subject to backup withholding, because (a) I am exempt from backup withholding under Internal Revenue Service (IRS) regulations, or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen (or a U.S. resident alien); and (4) I am exempt from FATCA reporting.

**CERTIFICATION INSTRUCTIONS:** You must cross out Item 2, above, if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return.

**Signatures**

I/We have read and understand the above certification, agreements, authorizations and indemnifications. By signing this application, I/we agree to be bound by them and the terms and conditions of the account.

**THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATION REQUIRED TO AVOID BACKUP WITHHOLDING.**

Signature of Trustee #1: <small>(primary contact)</small>	
Print Name:	Date: <small>(mm/dd/yyyy)</small>

Signature of Trustee #2:	
Print Name:	Date: <small>(mm/dd/yyyy)</small>

Signature of Trustee #3:	
Print Name:	Date: <small>(mm/dd/yyyy)</small>

Signature of Trustee #4:	
Print Name:	Date: <small>(mm/dd/yyyy)</small>



## PART 10: Regulation E – Electronic Fund Transfers and Related Disclosures

The following is an excerpt from our full Terms and Conditions regarding your rights and responsibilities concerning electronic bank services. Terms referenced in the excerpt are defined as follows:

Cash Access Account (“CAA”); SEI Private Trust Company (“SPTC”); the Account Agreement (the “Agreement”); The Bancorp Bank (the “Bank,” “we,” or “us”); each person who uses the Bank to obtain a Financial Service (“Customer,” “you,” or “your”); a Deposit Account, overdraft credit account, Funds Transfer service, or any other financial product or service available through the Bank (“Financial Service”); a person authorized to act on behalf of the Customer (“Authorized Person”); checks, drafts, bills of exchange, notes and other financial instruments (“Items”); instructions, including, without limitation, requests and payment orders, by means other than the signing of an Item, with respect to any account transaction (“Instructions”); Federal Deposit Insurance Corporation (“FDIC”); Automated Teller Machine (“ATM”); Personal Identification Number (“PIN”); Internet Banking user ID, Internet Banking password, ATM card, debit card, or PIN, individually and collectively (an “Access Device”); and Automated Clearing House (“ACH”). Unless it would be inconsistent to do so, words and phrases used in this Agreement should be construed so that the singular includes the plural and the plural includes the singular.

### Electronic Fund Transfer Disclosure

We presently offer many bank services that may be considered “Electronic Fund Transfers,” including, but not limited to, ATM transactions through the NYCE®, PLUS®, Pulse® and STAR® networks; point-of-sale transactions; ACH transactions, including, but not limited to, direct deposits and preauthorized withdrawals; automated telephone transfers; and online transfers. This disclosure (as required by Federal Regulation E: Electronic Fund Transfer Act) provides information that describes your rights and responsibilities regarding these services. Electronic Fund Transfer services must be specifically requested and arranged. You must qualify for the service.

### Unauthorized Transfers

Advise us immediately if you believe your ATM/debit card and/or PIN has been lost or stolen. Telephoning us is the best way of keeping your possible losses down. If we are advised within two (2) business days, your loss is limited to \$50, if someone used your card and/or PIN without your permission. If we are not advised within two (2) business days after you learn of the loss or theft of your card or PIN, you could lose as much as \$500.

Additionally, if your statement shows transfers that you did not make, advise us immediately. If we are not notified within 60 days after the statement mailing date or electronic statement notification date, you may not recoup funds lost after the 60 days, if we can prove that contacting us would have prevented the loss. If a justified reason kept you from notifying us (appropriate documentation may be required), we may extend the time periods.

If you believe that your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, immediately contact our Customer Service Center. You may be required to confirm the information provided by writing to us at the following address:

Electronic Card Services  
409 Silverside Road, Suite 105  
Wilmington, DE 19809  
Phone: 866.792.5412

### ATM and Debit Card Transactions

Consistent with applicable law, you may use your ATM or debit card with your PIN to perform most routine transactions on the accounts that are accessible by your ATM or debit card.

You can use your ATM or debit card to:

- Make cash withdrawals
- Make deposits of cash, checks, or drafts
- Transfer funds among Bank accounts linked to the same card
- Obtain your most recently available account balance
- Pay for purchases at places that have agreed to accept the card

Some of the above services may not be available at all ATMs or locations.

### International ATM Transactions

International transactions requested through your ATM or debit card are converted to U.S. currency according to the rules and regulations of the ATM network. The conversion of the currency to U.S. currency may occur on a date other than your original transaction date, and fees may be assessed by these networks. You are responsible for the U.S. currency amount plus any fees assessed for the currency conversion. Some services may not be available at international ATM terminals. International ATM transactions may be subject to a fee in accordance with our Schedule of Fees.

### ATM Deposits

Deposits made through an ATM are posted to your account according to the terms and conditions of your account as outlined in this Agreement and our Truth in Savings Disclosures. Your funds will become available for your use in accordance with the schedule outlined in our Funds Availability Policy disclosure. Not all ATM terminals accept deposits.

### ATM Card Point-of-Sale Transactions

Consistent with applicable law, you may use your ATM card with your PIN at any retail establishment where ATM cards are accepted to purchase goods and services and/or to obtain cash where permitted by the merchant. The amount of all purchases, including any cash obtained, will be deducted from your primary account, which is the first account opened.

### Limitations on Frequency of ATM Transactions and Cash Withdrawal Limits

Frequency-of-use limitations are imposed on ATM transactions for security reasons and for the protection of your account. They are not disclosed for this reason and may be changed at any time. You will be denied the use of your ATM or debit card if:

- You exceed the daily ATM withdrawal or purchase limit;
- You do not have sufficient available funds in your account;
- You do not enter your correct PIN; or
- You exceed the limit on the number of times you can use your card each day.

The receipt provided by the ATM or merchant terminal will notify you of the denial. There is a limit on the number of such denials permitted, beyond which the machine may retain your ATM or debit card. The number of attempts that will cause the retention of your ATM or debit card is also not disclosed for security reasons.

The ATM daily withdrawal limit is \$1,000.

### Debit Card Transactions and Daily Limits

Consistent with applicable law, you may use your debit card to purchase goods and services and/or obtain cash where permitted by the merchant, from any merchant who accepts Visa® Debit Card. The merchant will require your signature instead of your PIN to authorize the purchase request. You may also use your debit card with your PIN at any merchant location where ATM cards are accepted to purchase goods and services and/or obtain cash where permitted by the merchant. The amount of all purchases, including any cash obtained, will be deducted from your checking account.

If you use your debit card number without presenting your card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the card itself. For security reasons, we may limit the amount or number of transactions you can make on your debit card. You may not use your debit card for online gambling or any illegal transaction.

When you make a purchase through the debit card network, we may place a hold on the funds in your checking account that may be necessary to cover the amount of the transaction. (Please see “Preauthorization Holds,” below, for additional information.)

The daily limit for use of your debit card is \$10,000.

### Rules of Card Association (Visa)

If you report the loss or theft of your Visa debit card within two (2) business days of when you discover the loss or theft of the card, and you have not been grossly negligent or have not engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen debit card, when used for signature-based point-of-sale transactions. If you do not advise us within two (2) business days, your liability is the lesser of \$50 or the amount of money, property, labor or services obtained by the unauthorized use before notification to us.

### Processing Procedures – Visa Debit Card

If you have a Visa debit card, new procedures are in effect that may impact you when you use your card at certain merchants.

In the past, transactions were processed as Visa debit transactions unless you entered a PIN. Now, if you do not enter a PIN, transactions may be processed as either a Visa debit transaction or a transaction processed by another network listed on the back of your card. Merchants are responsible for providing you with a clear way of choosing to make a Visa debit transaction, if they support the option.

If a network other than Visa is used when making a transaction without a PIN, different terms may apply. Certain protections and rights described in this Agreement are applicable only to Visa debit transactions and do not apply to transactions processed by another network.

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**PART 10 (continued from previous page)****Preauthorization Holds**

When your debit card or other network enhancement feature related to the card is used at a point-of-sale location to obtain goods or services or obtain cash, the merchant may attempt to obtain preauthorization from us for the transaction. We place a 10-business-day hold on your account for the amount of the preauthorization request, which may vary in some cases from the amount of the actual purchase, depending on the merchant's request. If the preauthorization request varies from the amount of the actual transaction, payment of the transaction may not remove the hold, which will remain on the account until the end of the tenth business day. This hold may affect the availability of funds from your checking account to pay checks or for other Electronic Fund Transfers. We will not be responsible for damages for wrongful dishonor of any items that are not paid because of the hold.

**Preauthorized Debits or Credits**

You may arrange to have certain recurring payments automatically deposited (credited) to your account. Examples of this service include the direct deposit of Social Security and other government payments, and the direct deposit of your payroll.

You may arrange to have certain recurring withdrawals automatically paid (debited) from your account. For example, you may arrange to have insurance premiums paid automatically.

These preauthorized transfers are governed by federal regulations pertaining to Electronic Fund Transfer services that entitle you to certain protections. Requests for these services must be authorized by you in writing prior to becoming effective.

**Right to Stop Payments and Preauthorized Electronic Payments and How to Do So**

If you want to permanently revoke a recurring preauthorized electronic transfer you authorized from a third party, you will need to first send written instructions to the originating third party to cancel your preauthorized transfer.

If you have authorized regular payments out of your account, you can stop any of these payments by notifying our Customer Service Center by telephone or email, or by writing to us at the address below. If you notify us by telephone, you may be required to confirm the information provided by writing to us at the following address:

Account Services  
Attn: Stop Payment ACH  
409 Silverside Road, Suite 105  
Wilmington, DE 19809

Your request must include your account number, the name of the payee, the amount of the item to be stopped, and the date payment was scheduled to be made. This request needs to be received by us three (3) or more business days before the payment is scheduled to be made. If your request is by telephone or email, we may also require you to put your request in writing and ensure that it is received by us within 14 days after your call or email. A stop-payment fee may be charged for each stop-payment and renewal order you request in accordance with our Schedule of Fees.

You are subject to the general rules of Stop-Payment Orders in this Agreement.

**Stop-Payment Liability**

If you order us to stop payment on any preauthorized transfer according to the requirements above and we fail to do so, we will be liable for your proven loss or damages, unless:

- You failed to give us enough information, proper instructions or sufficient time to act on the stop-payment; or
- We do not receive written confirmation of your telephone or email request to stop payment within 14 calendar days, and the preauthorized transfer occurs after the 14 calendar days.

In any case, we will only be liable for actual proven damages if the failure to make your transaction resulted from a bona fide error on our part, despite our procedures to avoid such errors. If we pay a preauthorized transfer over your valid and timely stop order, we may re-credit your account. If we do this, you will sign a statement describing the dispute with the payee. You agree to transfer to us all of your rights against the payee. In addition, you will assist us in any legal action taken against the payee.

In addition, if you want to permanently revoke a recurring preauthorized electronic transfer, you will need to first send written instructions to the originating third party to cancel your preauthorized transfer. We may ask you to provide us with a copy of your letter to the originating third party and sign an Affidavit of "Authorization Revoked/Stop All Payments" request with us.

**Notice of Varying Amounts**

If authorized regular payments may vary in amount, the third party you are paying will provide the payment amount at least 10 days before each payment, along with the payment date.

**Electronic Check Conversion**

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

- Pay for purchases
- Pay bills

**Our Liability for Failure to Complete an Electronic Fund Transfer**

If we fail to complete an Electronic Fund Transfer transaction on time or in the correct amount when properly instructed by you, we will be liable for damages caused by our failure unless:

1. There are insufficient funds in your account to complete the transaction through no fault of ours. A fee may be charged in accordance with our Schedule of Fees;
2. The funds in your account are uncollected. A fee may be charged in accordance with our Schedule of Fees;
3. The funds in your account are subject to legal process;
4. The transaction you request would exceed the funds in your account plus any available overdraft credit. A fee may be charged in accordance with our Schedule of Fees;
5. The ATM system has insufficient cash to complete the transaction;
6. Your card has been reported lost or stolen and you are using the reported card;
7. We have a reason to believe that the transaction requested is unauthorized;
8. The failure is due to an equipment breakdown that you knew about when you started the transaction at an ATM or merchant terminal;
9. You attempt to complete a transaction at an ATM or merchant terminal that is not a permissible transaction listed above; or
10. The transaction would exceed security limitations on the use of your ATM or debit card.

In any case, we shall only be liable for actual proven damages if the failure to make the transaction resulted from an honest error despite our procedures to avoid such errors.

**Fees and Charges**

We do not charge you a fee to use your card at an ATM within the United States or internationally, or to make a point-of-sale purchase. To the extent another financial institution's ATM imposes a fee, a surcharge may appear on your ATM receipt, but the fee will not be reflected on your account.

You may, however, be assessed a fee by the card association, for example Visa or MasterCard, for using your card at an ATM or making a point-of-sale purchase.

You will pay any applicable fees and charges we assess for your ATM or debit card services and/or other electronic services that you select. Applicable fees will be deducted from your account and listed on your account statement. These charges and fees are assessed in accordance with our Schedule of Fees.

**ATM/Debit Card Revocation**

You agree that your ATM or debit card remains the property of the Bank, shall be surrendered upon demand, and may be revoked or cancelled at any time.

If you do not use your ATM or debit card for six (6) consecutive months, it may be cancelled for security reasons and will be unusable. This may occur without prior notice to you.

If your card is reissued or reactivated, a fee may be assessed for its reissue in accordance with our Schedule of Fees.

**Business Days**

For purposes of these disclosures, our business days are Monday through Friday. Federal holidays are not included.

**Types of Electronic Fund Transfer Services Offered**

Not all services offered are applicable to every account. For questions about your particular account and the availability of Electronic Fund Transfer services, including Overdraft Protection and ACH, ATM/debit card, and telephone and online transfer features, please contact our Customer Service Department.

**PIN and Passwords**

Your PIN and passwords are identification methods that are both personal and confidential. You are required to use your PIN with your ATM or debit card at an ATM or ATM merchant terminal. It is a security method by which we help you maintain the security of your account. Your passwords are another security method that maintains the security of your account and the transactions you process online.

Therefore, you agree to take all reasonable precautions to protect the confidentiality of your PIN and/or passwords. As such, you agree that you will not reveal your password, PIN, or any other Access Device to any person not authorized by you to use your Access Devices; not write your PIN or password on your card or on any item kept with your Access Devices; and not leave a computer terminal unattended after you have logged on using your password or other Access Device.

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**PART 10 (continued from previous page)****Documentation**

**Terminal Transfers:** Upon your request, a receipt will be provided each time you make a transaction on your account using an ATM.

**Confirmation of Preauthorized Credits:** If you have arranged to have a direct deposit made to your account at least once every 60 days from the same person or company, you may contact our Customer Service Center to find out whether the deposit has been made.

**Periodic Statements:** A monthly account statement will be provided.

**Confidentiality**

We will disclose information about your account or the transactions you make to third parties:

1. Where it is necessary to complete transactions;
2. To verify the existence and standing of your account with us upon the request of a third party, such as a credit bureau or merchant;
3. To comply with government agency or court orders;
4. In accordance with your written permission;
5. In order to comply with governmental or administrative agency summonses, subpoenas or orders; and
6. On receipt of certification from a federal agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978.

**Errors or Questions and How to Contact Us**

In case of errors or questions about your Electronic Fund Transfers, you agree to promptly contact our Customer Service Center by telephone or email. You may be required to confirm the information provided by writing to us at the following address within 10 business days:

Account Services  
Attn: Electronic Card Services  
409 Silverside Road, Suite 105  
Wilmington, DE 19809  
Phone: 866.792.5412

If you believe an Electronic Fund Transfer transaction was processed in error or was unauthorized, or if you need more information about a transfer listed on your statement or receipt, you must contact the Bank no later than 60 days after the problem or error first appeared on your statement.

In your communication with us, please provide the following information:

1. The account name, account number, and ATM or debit card number, if applicable;
2. A description of the suspected error or the transfer about which you are unsure, why you believe there is an error, or why you need more information;
3. The dollar amount of the suspected error; and
4. The date of the suspected error.

When we receive your error notification, we will report to you on the status of our investigation within 10 business days. In all cases, we will correct any error promptly.

If we need more time to investigate your question or complaint, we may take up to 45 calendar days for ATM transactions (other than international transactions), Telephone Banking transactions and ACH transactions. For errors involving new accounts within 30 days after the first deposit, point-of-sale transactions or foreign-initiated transactions, we may take up to 90 calendar days to investigate your complaint or question. If this is necessary, we will provisionally credit your account for the amount you believe is in error within 10 business days of your original complaint or question, so that you will have the use of the money during the time it takes us to complete our investigation. If we do not receive your written confirmation of your questions or complaint within 10 business days, we may decide not to provisionally credit your account.

We will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents we used in our investigation. If provisional credit was given and it is determined that there was no error, you must repay to us the amount of the provisional credit for the disputed item(s). You will have access to those funds for five (5) business days, and then we may deduct such amounts from your account without further notice.

**Funds Transfer Service**

"**Funds Transfer**" is an electronic transfer service provided by the Bank that allows our Customers to securely transfer funds from an account at another financial institution or credit card to your account with us, and/or from your account with us to an account at another financial institution. Prior to use, Customers are required to register their external bank account and credit card for verification and security purposes.

By using the Funds Transfer service, you agree that the Bank will transfer funds through ACH services and that the transaction is subject to completion upon our final review and verification. You agree that such requests constitute authorization for such transfers. This authorization is to remain in full force until the Bank has received written notification

from you of its termination, you have electronically deleted a registered bank account or credit card from the Funds Transfer service, or you have electronically cancelled an account and/or transfers from the Funds Transfer service in such time and in such manner as to afford the Bank and the other financial institution a reasonable opportunity to act on it.

This service may be subject to a fee in accordance with our Schedule of Fees. This service may not be available for all account types. Please contact our Customer Service Department for information on availability.

By using the Funds Transfer service, you are certifying that the credit cards used to transfer from, and the registered external accounts that you transfer funds to and from, are under the same ownership as the account with us. In the event that the accounts are not titled the same or ownership among the transferring accounts changes, you will indemnify us for any losses incurred as a result of any transaction you initiate between these accounts that is later returned or is reported unauthorized. If any transfer you initiate is found to be unverifiable or cannot be completed for other reasons, you agree to hold us harmless for any loss resulting from the incomplete transfer.

If you use the Funds Transfer service to transfer funds to or from an account that has multiple signers, you agree that each signer authorizes the other signers to (a) initiate the transfer of funds between your accounts with us, as permitted by the Funds Transfer service, (b) register any external bank account or credit card, as permitted by the Funds Transfer service, and (c) initiate the transfer of funds between your account(s) with us and any registered external bank account or credit card. This authority will cease only after we have received and have been given a reasonable amount of time to act on the appropriate documentation needed to change or remove the existing signers from the account. Each of the signers agrees to be jointly and severally liable to the Bank for any losses incurred as a result of the improper use of this service up to and including the transfer amount, any applicable fees and any legal expenses.

The Bank reserves the right to limit the number of external transfers that can be linked to your account for purposes of transferring funds; to limit functionality of the Funds Transfer service by imposing limits, holds, or other measures; and to close your account if unlawful activity is found or suspected.

**Overdraft Protection Through Automatic Transfers****General Information**

If you have opened a CAA account and linked it to your SPTC account, your CAA account will make automatic transfers from certain eligible funds in your SPTC account to pay overdrafts of checks and bill-pay items. If the amount of available cash from the eligible funds in your SPTC account exceeds the amount of checks and bill-pay items presented, we will transfer the exact amount necessary from your SPTC account to cover all items presented. If the amount of your check and bill-pay transactions presented exceeds the amount of eligible funds in your SPTC account, no payments will be made. Such debits will overdraw your account and may be paid or returned at our discretion and without prior notification. A fee may be assessed for any other debit transactions that overdraw your account, in accordance with our Schedule of Fees.

In addition, you may elect to have Overdraft Protection through automatic transfers from one or more designated savings, money market, or line of credit accounts. The designated account is known as a "**Donor Account**." Your designated Donor Account will be used to prevent overdrafts in your selected checking account that may be caused by the following debit transactions: checks drawn on your account, preauthorized electronic deductions, ATM transactions, ACH transfers, fees we charge, and other debit transactions you have selected for your account. The Bank will access the Donor Account for funds first, and then the SPTC account, if the Donor Account is unable to satisfy the overdrafts. Your SPTC account is separate from any Donor Account at the Bank and may not be available to cover ATM, ACH, wire, or debit card transactions.

The amount transferred from your Donor Account will depend upon the amount of the debit transactions presented against insufficient funds and upon the available balance in the Donor Account. If the amount of available funds in your Donor Account exceeds the amount of debit transactions presented, we will transfer the exact amount necessary from your Donor Account to cover all items presented. If the amount of debit transactions presented exceeds the amount of available funds in your Donor Account, we will transfer the amount needed to pay the checks and other debit transactions that we can. Any remaining debit transactions will overdraw your account and may be paid or returned at our discretion and without prior notification. A fee may be assessed for any other debit transactions that overdraw your account in accordance with our Schedule of Fees.

**Joint Accounts**

If you elect to use a line of credit or Deposit Account as your Donor Account and ownership is different from your checking account, or if ownership of the linked SPTC account is different from your checking account, you agree that all joint signers on the checking account may process transactions that overdraw the account prompting a transfer of funds from your Donor Account or SPTC account. You agree that you will

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**PART 10 (continued from previous page)**

hold the Bank harmless for any transfer from your Donor Account or SPTC account and further agree that you will be liable for all amounts owed on your Donor Account, when the Donor Account is a line of credit account, even if you did not originate or gain benefit from the transaction that triggered the transfer from your Donor Account.

**Savings and Money Market Accounts**

Federal regulations limit the number of certain transactions each month involving savings accounts and money market accounts. For information and limitations, please refer to our Truth in Savings Disclosure and review the restrictions that apply to the type of account you have designated as your Donor Account.

**Lines of Credit**

If you select a Securities Backed Line of Credit ("SBLOC") account as your Donor Account, funds will be transferred in accordance with the terms and conditions of that account. A transfer will only occur if you have sufficient available funds in the SBLOC account. You agree not to exceed the available credit limit we set for the account. If your SBLOC account is 20 or more days delinquent, a transfer will not occur and fees may be charged for any overdrawn item in accordance with our Schedule of Fees. Please refer to your SBLOC agreement and disclosures for applicable interest and fees that may be charged in the event that an overdraft transfer occurs.

**Automated Telephone Banking and Transfer Services**

You may access your account through our Automated Telephone Banking and Transfer Service by using a touch-tone telephone, your account number and your Telephone Banking PIN. Your account number and PIN act as your signature to authorize any requested transactions through the Telephone Banking service.

You can use our Telephone Banking service to:

- Obtain current account balances and transaction information for checking, savings, money market, certificate of deposit, loan and line of credit accounts
- Transfer funds among checking, savings and money market accounts
- Transfer funds from a checking, savings, or money market account to make a loan or line of credit payment
- Change your automated Telephone Banking PIN

For transfer transactions, your request will only be completed if you have sufficient funds in the account from which you wish to transfer funds, the accounts are linked for transfer capabilities, and the Telephone Banking PINs on both accounts are identical. Transfers are limited to under \$10,000. Transfer requests made after 4:00 p.m. (ET) on a business day, or anytime on a non-business day, may not be completed until the following business day.

**Internet Banking and Transfer Services**

You may access your account through our Internet Banking and Transfer Services by entering your user ID and password. Your user ID and password act as your signature to authorize any requested transactions through the Internet Banking service.

You can use our Internet Banking service to:

- Obtain current account balances for checking, savings, money market, certificate of deposit, loan and line of credit accounts
- Obtain transaction information for checking, savings, money market and certificate of deposit accounts
- Transfer funds among checking, savings and money market accounts
- Obtain statements and check images
- Pay bills using our optional E-Bill Payment Services (fees may be assessed in accordance with our Schedule of Fees)
- Transfer funds from a line of credit to a checking, savings or money market account
- Make a loan payment from a checking, savings or money market account
- Transfer funds to and from your SPTC account

For transfer transactions, your request will only be completed if you have sufficient funds in the account from which you wish to transfer funds and the accounts are linked for transfer capabilities. Dollar limitations may be set according to the account type and/or the type of online transfer service you are utilizing to transfer funds. These limitations are set for security reasons and are not disclosed for that reason. Transfers may be delayed based on the time of transaction and the type of transfer service you are utilizing to process the transfer.

If you have not logged on to view your account(s) for a period of at least 90 days, your Internet Banking services may be suspended without prior notice to you. If your Internet Banking services are suspended and you are a registered Bill Payment user, your Bill Payment services will also be suspended. To avoid an interruption to your Internet Banking and Bill Payment services, please log on to view your account(s) online at least once every 90 days.