

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

### 3. Passwords, Authentication and Security

- A. When you enroll in the Internet Banking Services, you will complete an application (the "Private Wealth Online Plus Account Opening Application") and select an identification (the "Private Wealth ID"). The Private Wealth ID is an alphanumeric code that you (and any users you grant access to the Internet Banking Services) will need to log in to the Services. The Bank will assign you a user identification (the "User ID") for the primary user and an initial password ("Password") for the primary user. The primary user must change the Password when logging in for the first time. The primary user may use the Internet Banking Service to add users. The Private Wealth ID, User ID and Password must be entered to access your Account(s), pay bills or perform other banking transactions using the Internet Banking Services. You are responsible for maintaining the confidentiality of your Private Wealth ID, User ID and Password. You recognize that anyone with knowledge of your Private Wealth ID, User ID and Password will be able to access your Accounts and initiate transactions. You may change your Password at any time.
- B. Use of the Internet Banking Services relies on advanced authentication for increased security. An additional authentication step may be required at times and you and any users you have authorized to use the Internet Banking Services may be prompted to enter a one-time security code based on the telephone numbers the Bank has in its records. You are responsible for providing accurate telephone numbers for you and your users to the Bank.
- C. You agree that we may send notices and other communications, including Private Wealth ID, User ID and Password to the current address and/or email address that you have provided us for our records, whether or not that address includes a designation for delivery to the attention of any particular individual. You further agree that the Bank will not be responsible or liable to you in any way if information is intercepted by an unauthorized person, either in transit or at your place of business. You agree to:
  - i. keep your Private Wealth ID, User ID and Password secure and strictly confidential;
  - ii. instruct each person to whom you give your Private Wealth ID, User ID and Password that he or she is not to disclose such information to any unauthorized person;