



## Preferred Cash Management Service Addendum

### Introduction

The Preferred Cash Management Service provides you with the ability to transfer funds automatically (i) from your deposit account at Deutsche Bank Trust Company Americas ("DBTCA Deposit Account") to your deposit account at Deutsche Bank AG New York Branch ("Preferred Banking Account"), (ii) from your Preferred Banking Account to your DBTCA Deposit Account, (iii) to maintain a balance you choose in your DBTCA Deposit Account, and (iv) to cover your transactions and withdrawals from your DBTCA Deposit Account. The terms and conditions of this addendum ("Preferred Cash Management Service Addendum") are applicable to the Preferred Cash Management Service. You agree that your use of the Preferred Cash Management Service is subject to this Preferred Cash Management Service Addendum, which is an addendum to the Deposit Account Terms and Conditions applicable to your DBTCA Deposit Account, and to the Terms and Conditions Statement applicable to your Preferred Banking Account.

If you choose the Preferred Cash Management Service, and your DBTCA Deposit Account currently is a Money Market Deposit Account (MMDA), you agree that Deutsche Bank Trust Company Americas (DBTCA) will convert your DBTCA Deposit Account into an interest-bearing transaction account at DBTCA.

### Description of the Preferred Cash Management Service

The following presents the features of the Preferred Cash Management Service.

#### Maximum Balance Feature

You may establish a maximum balance amount in your DBTCA Deposit Account ("Maximum Balance"). By choosing a Maximum Balance, you authorize DBTCA to transfer the amount in your DBTCA Deposit Account that exceeds the Maximum Balance to your Preferred Banking Account at Deutsche Bank AG New York Branch.

#### Automatic Transfer Option

The Maximum Balance feature also offers you the automatic transfer option by which you authorize Deutsche Bank AG New York Branch to transfer funds from your Preferred Banking Account to your DBTCA Deposit Account in the event the balance in your DBTCA Deposit Account is not sufficient to cover your withdrawals and transactions from the DBTCA Deposit Account. These transactions include paying checks you draw on your DBTCA Deposit Account, debit card transactions, ATM withdrawals, ACH debits and wire transfers you request from your DBTCA Deposit Account. Your DBTCA Deposit Account balance will be restored to the Maximum Balance when it reaches \$0.

You agree Deutsche Bank AG New York Branch will not automatically transfer funds from your Preferred Banking Account to your DBTCA Deposit Account if the balance in your Preferred Banking Account is not sufficient to cover all your withdrawals and transactions from your DBTCA Deposit Account and at the same time restore the balance in your DBTCA Deposit Account to the Maximum Balance.