DEPOSIT ACCOUNT AGREEMENT

General Agreement
The terms “I”, “me”, “my”, “we,” “us,” and “our” refer to the depositor (whether joint or individual) and the terms "you" and "your" refer to the financial institution. The acronym "NOW" means negotiable order of withdrawal. I understand that the following agreement governs my account with you, along with any other documents applicable to my account, including your Funds Availability Policy and Account Disclosure which are incorporated by reference. I understand that my account is also governed by applicable law. I agree that you may waive, in your sole and absolute discretion, any fee, charge, term or condition set forth in this Agreement and/or your Funds Availability Policy and Account Disclosure at the time the Account is opened or subsequent thereto, on a one time basis or for any period or duration without changing the terms of this Agreement and/or your Funds Availability Policy and Account Disclosure or my obligation to be bound and you are not obligated to provide similar waivers in the future or waive your rights to enforce the terms of this Agreement and/or your Funds Availability Policy and Account Disclosure.

General Rules
The following rules apply to all types of accounts:

1. Deposits. I authorize you to accept transfers, checks and other items for deposit to my account if they are made payable to, or to the order of, me or us, whether or not they are enforced by me. I authorize you to supply missing endorsements and I warrant that all endorsements are genuine. Deposits may be made in person or by mail at any time. You will not be construed to have received deposits sent by mail until you have received actual delivery. You may refuse to accept particular checks or similar instruments as a deposit to my account at your discretion. Any cash deposit will be credited to my account in accordance with this Agreement. Any other item that I deposit will be handled by you in accordance with your usual collection practices. If any item I deposit is returned unpaid, you will debit my account and adjust any interest earned. I will, in any event, be liable to you for the amount of any check I deposit to my account that is returned unpaid, plus your costs and expenses associated with the collection of all or part of such amount from me, including reasonable attorney fees. I understand I may not be able to withdraw funds until you have received final settlement for any item deposited. Deposits may be subject to a service charge. Deposits to checking and NOW accounts shall be handled in accordance with your current Funds Availability Policy which will control the banking day deposits are deemed received by you and when they will be available for withdrawal.

2. Collection of Deposited Items. In receiving items for deposit or collection, you act only as my agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. You shall have the right to forward items to correspondents including all Federal Reserve Banks, and you shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. I specifically authorize you or your correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event you are subject to local clearinghouse rules, I specifically authorize you to handle such items in accordance with the rules and regulations of the clearinghouse.

If you permit me to withdraw funds from any of my accounts before final settlement has been made for any deposited item, and final settlement is not made, you have the right to charge my account or obtain a refund from me. In addition, you may charge back any deposited item at any time before final settlement for whatever reason. You shall not be liable for any damages resulting from the exercise of these rights. You will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions. The Funds Availability Policy Rules and Regulations provided to me reflect your policies relating to the availability of deposited funds.

3. Set-offs. You may use funds in any of my accounts to pay any debt I may owe you. If the account is held jointly, you may offset funds for the debt of any one of the joint owners. Right of set off not applicable to IRA, Keogh plans and Trust Accounts.

4. Expenses. Any expenses arising from attachment, garnishment or levy of my account will be my responsibility.

5. Dormant Accounts. I understand that if my account is dormant, I may be charged the fee specified in the Account Disclosure, and you may stop paying interest on my account if applicable. I further agree that you are relieved of all responsibility if my account balance is escheated.

6. Joint Accounts, Trust Accounts and Custodial Accounts. I acknowledge that if my account is set up as a joint account, trust account or custodial account, it is my sole responsibility to determine the legal effects of opening and maintaining an account of this nature.

7. Joint Account. If this is a joint account, all deposits are the property of the person(s) indicated on the account and you may release all or any part of the amount in the account to honor checks, withdrawals, orders or requests from any person named on this account. Upon receiving written notice from any person named on the account, you may freeze the account. The account may be frozen until you receive written notice, signed by all parties named in the account, as to the disposition of funds. You may use the funds to satisfy a debt or judgment of any person named on this account if ordered to do so by a court of law.

8. Joint Account with/without Survivorship. If this account is noted as a joint account with survivorship, on the death of one party to a joint account, all sums in the account on the death vest in and belong to the surviving party(ies) as his or her separate property and estate. In the event this account is designated as a joint account with no survivorship and you receive written notice of death of any person named on the account, you may freeze the account until you have received satisfactory evidence as to the disposition of the account.
9. In Trust For or Pay on Death Account. If the account is designated as an In Trust For or Pay on Death account, I may change the named beneficiary at any time. I agree to perform all my duties as a trustee for the account as required by law. When an Account holder dies, the account is owned by the POD payee(s) or beneficiary. If there is more than one surviving POD payee or beneficiary, the payees/beneficiaries shall hold the account in equal shares as tenants in common. If there is no surviving POD Payee/beneficiaries upon death of the last owner, the proceeds shall vest in the estate of the holder of the account.

10. Custodial Account. Any custodial account maintained is subject to the Ohio Transfers to Minors Act or other applicable state or federal law. The account must be opened in the name of a custodian. There may be only one custodian and one minor or beneficiary for each account. The custodian of a Custodial Account will not be allowed to pledge the account as collateral for any loan to the custodian. Deposits into the account will be held by you for the exclusive right and benefit of the minor. The custodian and/or any person opening the Account, in their individual capacity, agree to indemnify and hold you harmless from and against any and all loss, costs, damage, liability or exposure including attorney's fees, you may suffer or incur arising out of any action or claim by any beneficiary or other custodian with respect to the authority or actions taken by the custodian in handling or dealing with the Account.

11. Power of Attorney. If I wish to name another person to act as my attorney in fact or agent in connection with my account, I must provide you with a valid written power of attorney naming the other person to act as my attorney in fact containing a specific authorization that said attorney in fact may to take action with respect to my account and you must approve said power of attorney. If you act in reliance my attorney in fact's instructions, I relieve you from any liability to me or my estate as a result of such reliance. Until you receive written notice that a person has died or that the person's authority under a power of attorney has been canceled or revoked and you have had time to act on the notice, you can continue to accept without question that person's authority to deal with your account as permitted by the power of attorney previously provided to you.

12. Corporate, Partnership and Other Organizational Account. I agree to supply you with a resolution or other operational document authorizing the opening of a bank account and naming the person or persons authorized to sign on the account. I agree to provide any other related documents that you request from me. If you receive conflicting instructions or a dispute arises as to authorization with regard to the handling of the account, I agree that you may place a hold on the Account until such conflict or dispute is resolved to your satisfaction and you will not be liable for dishonored items as a result of such hold.

13. Fees, Service Charges and Balance Requirements. I agree to pay you and am responsible for any fees, charges or balance/deposit requirements as provided in the Account Disclosure provided to me at the time I opened the account. Fees, charges and balance requirements may change from time to time.

14. Non-Sufficient Funds. If my account lacks sufficient collected funds to pay a check or pre-authorized transfer presented for payment, you may return such check or pre-authorized transfer for non-sufficient funds and will charge me a fee as provided in the Account Disclosure or, in your sole and absolute discretion, pay said check or pre-authorized transfer on my behalf via an advance to my account and charge me for said advance in addition to interest on said advanced funds. If you chose to do so and an overdraft is created, I agree to pay you the amount of the overdraft immediately.

15. Amendments and Alterations. Notice will be given to me if you change the terms of this Agreement at any time by mailing notice to my address shown on your records, by posting a notice of any such changes at your main office or by whatever notice requirements that may be required by law.

16. Closing Accounts. If my account is a non-transaction account, I may withdraw all collected funds in the account at any time subject to provisions of paragraph 2 above and the paragraph covering withdrawals for that type of account. You may close the account at any time, with or without cause by sending me notice and a check for the balance in your possession to which I am entitled.

17. Effective Applicable Laws and Regulations. I understand that this Agreement is governed by the laws of the state in which your main office is opened except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of my account(s). You do not have to notify me of these changes.

18. Payment of Interest. If my account is an interest bearing account, interest will be calculated and paid in accordance with the Account Disclosure described in paragraph 24 and provided to me at the time I opened the account.

19. Stop Payments. Subject to certain limitations, I may order you to stop payment on any check or other item payable from my Account, whether drawn by me or any other account holder. The stop payment request will be effective if you receive the order at such time and in such manner as to afford you a reasonable opportunity to act upon the order. The stop payment order is effective for six months, but it lapses after fourteen (14) calendar days if the original order was oral and was not confirmed in writing within that period. A stop payment order may be renewed for an additional six months if renewed during the effective time period. For the stop payment order to be effective I am required to provide you the date, the amount, and the number of the item, together with the name of the payee. If I give you incorrect information, you will not be liable for failing to stop payment on the item. Your acceptance of a stop payment order will not constitute a representation that the item has not already been paid or that you have a reasonable opportunity to act upon the order. I may not stop payment on a money order or check (such as an official, certified, cashier's, or teller's check) issued by you, or request you to stop payment if I have otherwise become accountable for the item. In addition, I may not stop payment on checks governed by separate agreement, such as a check guaranty agreement. Furthermore, I may not stop payment on an item after acceptance of the item by you.
20. Checks. All negotiable paper (called “checks”) presented for deposit must be in a format that can be processed and/or photographed. You may refuse to accept any check that does not meet this requirement. All endorsements placed on the reverse side of any check which I deposit to my account, must be placed so that they are on the left side of the check when looking at it from the front and must be placed so they do not go beyond an area located 1 ½ inches from the left edge of the check when looking at it from the front. You may refuse to accept any check that does not meet this requirement, and, if you do accept it, I will be completely responsible for any loss incurred by you which is premised on an endorsement not meeting this requirement, including attorney fees.

I will have the responsibility to make sure that at the time I issue any check that the format is such that there will be no writing whatsoever on the reverse side of the check placed beyond an area located 1½ inches from the left edge of the check when looking at it from the front. I will be completely responsible for any loss incurred by you which is premised on my violating this requirement, including attorney fees.

You may disregard information on any check or item other than the signature of the drawer, the identification of the drawee bank and payee, the amount, the endorsement, and any other information that appears on the MICR line. Such legends cannot be caught and examined by you because of automatic check processing. We may agree to adhere to extraneous legends if you notify us of such legends and we have agreed in writing to honor such legends.

21. ACH and wire transfers - This agreement is subject to Article 4A of the Uniform Commercial Code in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

22. Stale, Postdated or Overdraft Checks. If I can write checks on my account, I agree not to postdate any checks drawn on the account. If I do and the check is presented for payment prior to the date of the check, you may pay it or return it unpaid. I agree that if you pay the check, the check will be posted to my Account on the date you pay the check, even though the posting date is prior to the date of the check. I further agree that you are not responsible for any loss to me in doing so. I agree that you may return a postdated check to the presenter. I agree that you reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you.

23. Check Safekeeping. If I can write checks on my account and utilize a check safekeeping or any other system offered by you for the retention of my checks, I understand that the canceled checks will be retained by you and destroyed after a reasonable time period. Any request for a copy of any check is subject to a fee. If for any reason you cannot provide me with a copy of a check, your liability will be limited to the lesser of the face amount of the check or the actual damages sustained by me.

24. Statements. If my account is a Checking, NOW, or IRA account, you will provide me with a periodic statement showing the account activity. I must notify you within 14 days of my receipt of the statement of any discrepancies. If I fail to notify you, I will have no claim against you. If I do not receive a statement from you because I have failed to claim it or have supplied you with an incorrect address, you may stop sending my statements until I specifically make written request that you resume sending my statements and I supply you with a proper address.

25. Account Disclosure. At the time I opened my account, I received an Account Disclosure which provided a schedule of all fees and charges applicable to the account, the interest rate and applicable Annual Percentage Yield, minimum balance requirements, compounding and crediting of interest and other pertinent information related to the account. This information found in the disclosure may change from time to time. If the fees, charges, minimum balance requirements or other items change that would adversely affect me, you will provide me with written notice 30 days prior to the change.

26. No Waiver. I understand and agree that no delay or failure on your part to exercise any right, remedy, power or privilege available to you under this Agreement shall effect or preclude your future exercise of that right, remedy, power or privilege.

27. Transfers and Assignments. I cannot assign or transfer any interest in my account unless you agree in writing. You must approve any pledge of the Account and any such pledge remains subject to any right you have under this Agreement and applicable state and federal law. If ownership is proposed to be transferred, you may require the Account be closed and a new account opened in the name of the transferee or pledge.

28. Use of Facsimile Signature. If I use a stamp or other device to imprint a facsimile of my signature on a check, withdrawal slip or any other form, I am fully responsible for the use of the stamp or device and for payment made by you in reliance upon the presence of the facsimile signature on any item presented for payment regardless of who used the stamp or device.

29. Legal Proceedings. If my Account becomes involved in legal proceedings, my use of it may be restricted. You shall be entitled to act upon any legal process served upon you which you reasonably believe to be binding, with no liability to you for doing so. You will, to the extent required by law, notify me in writing whenever such restriction is placed in my Account. I understand that you will impose a fee for responding to legal orders.
30. **Lawful Use.** I agree to use my Account only for lawful purposes. By entering into this agreement, I represent to you that I am not now aware of any pending or threatened criminal proceedings that could result in losing any money in my account.

31. **Notice of Changes.** It is my responsibility to notify you of any changes in my name or address. You are required to honor items drawn only on the listed Account name. Further, you are required to communicate with me only at the most recent address that I have provided you.

32. **Miscellaneous Provisions.** I authorize you to request and obtain one or more credit reports about me from one or more credit reporting agencies for the purposes of considering my application for this Account, reviewing or collecting any Account opened for me, or for any other legitimate business purpose. I authorize you to disclose information about my Account to a credit reporting agency if my Account was closed because I have abused it. I understand that supervisory personnel may randomly monitor customer service telephone conversations to ensure that I receive accurate, courteous, and fair treatment. If I ask you to follow instructions that you believe might expose you to any claim, liability, or damages, you may refuse to follow my instructions or may require a bond or other protection, including your agreement to indemnify you. I agree to be liable to you, to the extent permitted by law, for any loss, costs, or expenses that you may incur as a result of any dispute or legal proceeding involving my Account. I authorize you to deduct any such loss, costs, or expenses from my Account without prior notice to me or to bill me separately. This obligation includes disputes between you and I involving my Account and situations where you become involved in disputes between me and an authorized signer, a joint owner, or a third party claiming an interest in my Account. It also includes situations where any action taken on my Account by me, an authorized signer, a joint owner, or a third party causes us to seek the advice of an attorney, whether or not we actually become involved in a dispute. If a court finds any provision of the Agreement to be invalid or unenforceable, such finding shall not make the rest of the Agreement invalid or unenforceable. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provisions cannot be so modified, it shall be stricken and all other provisions of the Agreement in all other respects shall remain valid and enforceable.

**CHECKING AND NOW ACCOUNTS**

In addition to the General Rules, my Checking Account and Negotiable Order of Withdrawal (NOW) Account will be subject to the following rules:

1. **Withdrawals.** Deposits will be available for withdrawal consistent with the terms of your Funds Availability Policy. Withdrawals may be subject to a service charge.

2. **Withdrawal Notice Requirements.** If my account is a NOW or interest bearing checking account, you have the right to require 7 days prior written notice from me of my intent to withdraw any funds from my account.

**SAVINGS ACCOUNTS**

In addition to the General Rules, my Savings Account will be subject to the following rules:

1. **Withdrawals.** You have the right to require 7 days prior written notice from me of my intent to withdraw any funds from my account. Withdrawals may be subject to a service charge.

2. **Passbooks.** If my account is a passbook account and I wish to make a withdrawal without my passbook, you can refuse to allow the withdrawal. If my passbook is lost or stolen, I will immediately notify you in writing.

3. **Access Limitations.** I understand that you will not allow more pre-authorized transfers than the maximum number specified in the Account Disclosure. You may be required to close my account, take away my ability to transfer funds or convert the account to a checking or other transaction account if these restrictions are violated.

**MONEY MARKET ACCOUNTS**

In addition to the General Rules, my Money Market Account will be subject to the following rules:

1. **Withdrawals.** You have the right to require 7 days prior written notice from me of my intent to withdraw any funds from my account. Withdrawals may be subject to a service charge.

2. **Access Limitations.** I understand that you will not allow more pre-authorized transfers than the maximum number specified in my Account Disclosure. The Account Disclosure will also specify the maximum number of checks that may be written on my account per month. A pre-authorized transfer is a transfer of funds from this account to make payments to a third party by means of a pre-authorized or telephone agreement, order or instruction. Federal regulations require compliance with these restrictions. You may be required to close my account, take away any ability to transfer and write checks, to convert the account to a checking or other transaction account if these restrictions are violated.