



Cash Management Online Banking Agreement

By signing below, the customer(s) acknowledges receipt of the Federal Electronic Transfer Act Disclosure*. As Internet banking services expand, this regulation will govern your protective rights.

The customer(s) acknowledges they have been informed that there are Federal Regulations** which limit transfers from Savings or Money Market Checking accounts to six (6) per month when initiated by the telephone, electronically, or other pre-authorized means.

The customer(s) agrees that the NetTeller ID assigned by Republic Bank Inc. and the Personal Identification Number (PIN) chosen and entered by the customer(s) controls account security. The customer(s) will protect the PIN and hold the bank harmless from unauthorized use. Any information downloaded by the customer(s) becomes the property and responsibility of the customer(s). NetTeller accounts inactive for 6 months will be regarded as dormant. NetTeller accounts inactive for 8 months may be deleted for security reasons.

As used in this authorization, "I", "We", and "Us" means the owner(s) of the accounts identified below. "You" and "Yours" means the depository institution, Republic Bank.

I authorize and direct you to set up the following accounts for Viewing and Funds Transfer on Republic Bank's NetTeller Online Banking service.

Business Name _____

Tax ID # _____ **CIF # (bank use only)** _____

The account(s) to be set up for VIEWING and FUNDS TRANSFER are:

<u>Account Number</u>	<u>Type of Account</u>	<u>Pseudo Account Name</u> (Bank Use Only)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Account Manager authorized to VIEW and TRANSFER FUNDS:

Account Manager's Signature **Date**

The NetTeller ID and PIN will be provided only to the individual entering into this agreement with Republic Bank. Republic Bank will not provide the NetTeller ID or PIN to any other individual under any circumstances. Republic Bank does not assume any liability or responsibility for unauthorized use of NetTeller ID or PIN. In the event I believe my NetTeller ID or PIN has been compromised, I will contact my account representative immediately.

Account Manager's Initials _____ **E-Mail Address** _____

To ensure confidentiality, please provide a password. This will be used to verify my identity if I need to contact customer service.

Password _____ **Password Question/Reminder** _____ ?

Cash Management Online Banking Agreement (continued)

CASH MANAGEMENT FEES

View and transfer between internal accounts.....	No charge
ACH Processing: Primary ACH Company – Unlimited Access.....	\$35.00/month
Each ACH Sub-account – Unlimited Access	\$ 5.00/month
Online Wire Transfer Processing: Incoming/Outgoing Domestic	\$13.00 each
International.....	\$45.00 each
Remote/Merchant Deposit Capture.....	Call for pricing & options

I understand that the fee(s) will be automatically deducted from the account I have designated (fee account).

Contact a Commercial or Personal Banker for additional information.

ACH Processing, Wire Transfers, and Remote/Merchant Deposit Capture are subject to separate agreements.

*You received "Reg E" when you opened your account.
**You received "Reg DD" when you opened your account.
Please call 218-722-3445 if you would like another copy.

FOR BANK USE ONLY

Date Received: _____ Received By: _____
Date Input on NetTeller: _____ Input on NetTeller By: _____
NetTeller ID# (7070...12 DIGITS) _____ Cash Management ID _____
Customer Contacted: _____ By: _____ Date _____

The document(s) accompanying this cover sheet contain confidential and privileged information. The information is intended only for the use of the intended recipient named above. Any other person is prohibited from disclosing, copying, distributing, or taking any action in reliance on the information except its direct delivery to the intended recipient named above. If you have received this FAX in error, please notify us immediately by phone (call collect) at 218-722-3445 to arrange for the return of the original documents to us. Thank you.