



## GOOD FUNDS CHECK CASHING AGREEMENT

This agreement is made by and between Civista Bank ("Civista Bank") and any depository bank that cashes Civista Bank cashier's checks ("Depository Bank"). By cashing a Civista Bank cashier's check, Depository Bank agrees to the following terms and conditions.

Civista Bank is an FDIC insured financial institution located in Ohio. Bank cashiers' checks are used nationwide to disburse Refund Transfer (RT) funds. An RT program allows taxpayers to pay their tax preparer fees from their tax refund and receive the balance of the refund via a Civista Bank cashier's check printed at the participating tax preparer's office. Before the tax preparer can issue an RT check to the taxpayer, the taxpayer must present valid picture identification, and W-2s to the tax preparer and the tax preparer must also receive an acknowledgment from the IRS that confirms the social security number and last name of the taxpayer.

A Civista Bank cashier's check provides a toll-free number that can be used to verify the check amount and also bears a laser printed signature in the name of Todd Michel, Controller. These checks will only be returned to the Depository Bank if improperly endorsed. The endorsement must be a properly identified personal signature by all parties named as payees. The only time a stop payment will be placed is when a check has been lost and the customer has completed an indemnifying bond for the bank.

In view of the above, Civista Bank and Depository Bank agree as follows:

Civista Bank will pay the face amount of any cashier's check issued by Civista Bank for RT funds regardless of any forged or unauthorized endorsements on the checks provided that the Depository Bank cashes the check in compliance with the procedures set forth below.

Prior to cashing the checks, the Depository Bank must use reasonable care to inspect one form of valid picture identification provided by the payee named on the check. For checks payable to joint payees, the Depository Bank shall inspect the required form of identification from both payees.

Each check cashed by the Depository Bank must be endorsed by all check payees in the presence of a Depository Bank employee.

This Agreement shall be governed by and construed in accordance with the laws of Ohio.

By signing below, Civista Bank agrees to be legally bound as of the date mentioned below.

Todd Michel, Controller  
Date: September 28, 2015

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