



GOOD FUNDS CHECK CASHING AGREEMENT

This Good Funds Check Cashing Agreement ("Agreement") is made by and between Civista Bank, an FDIC insured financial institution located in Sandusky, Ohio ("Civista") and any depository bank that cashes Civista Bank cashier's checks ("Depository Bank"), and governs the cashing of Civista Bank cashier's checks (each, a "Civista Cashier's Check" or "Check").

Civista Cashier's Checks are used nationwide to disburse federal or state tax refund funds to consumers through the Refund Transfer program offered and administered by Santa Barbara Tax Products Group, LLC (the "RT Program"), for which Civista provides banking services. The RT Program allows taxpayers to pay their tax preparer fees from their tax refund and receive the balance of the refund via a Civista Cashier's Check printed at the participating tax preparer's office. Before the tax preparer can issue a Civista Cashier's 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.

Each Civista Cashier's Check provides a toll-free number that can be used to verify the Check, including amount and payee, and also bears a laser printed signature in the name of Todd Michel, Civista's Controller. Civista Cashier's Checks will be paid and honored if verified and endorsed in accordance with this Agreement. Civista Cashier's Checks will be returned to the Depository Bank if improperly endorsed. Civista will place a stop payment order on a Civista Cashier's Check when a Check has been reported lost or stolen and the taxpayer has completed an indemnifying bond satisfactory to Civista.

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

Civista Cashier's Checks will be paid and honored if verified by the Depository Bank and endorsed in compliance with the procedures set forth below.

Prior to cashing a Civista Cashier's Check, the Depository Bank must use reasonable care to inspect and verify 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 and verify the required form of identification from all payees.

Each Civista Cashier's Check cashed by the Depository Bank must be endorsed with a properly identified personal signature by all named Check payees in the presence of a Depository Bank employee.

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

Civista's signature below indicates Civista's agreement to be legally bound to the terms of this Agreement as of the date set forth below. By cashing a Civista Cashier's Check Depository Bank agrees to be legally bound to the terms of this Agreement.

Todd Michel, Controller

Date: September 28, 2020