

TAX REFUND DEPOSIT AND PAYMENT AUTHORIZATION

Taxpayer's Name _____

Taxpayer's Name _____

Social Security No. _____

Social Security No. _____

As used herein, the terms "I", "you" and "your" refer to the person signing below as the "Primary Taxpayer" (or, if a joint return is being filed, both the "Primary Taxpayer" and "Spouse"). The term "BANK" refers to Civista Bank and the term "Servicer" refers to Santa Barbara Tax Products Group, LLC. "We" and "our" refer to BANK and/or Servicer. The term "tax preparer" refers to the person who prepared your 2015 tax return. You agree that the total fees charged by your tax preparer for preparing your 2015 tax return are correctly itemized below. By signing below, you authorize BANK to receive a direct deposit of your 2015 refund from the IRS and/or state taxing authorities. You authorize Servicer to pay the tax preparation fee from your refund and disburse the balance of your refund to you as described below.

Tax preparation fee to be paid to your tax preparer \$ _____

Balance of your refund if any to be disbursed to you by the following method:

 Green Dot Card ("Card"): You request Servicer to deposit your refund proceeds to the Card you have obtained or are obtaining. The Card is issued by Green Dot Bank, member FDIC, pursuant to a license from Visa. **You represent that you have received and reviewed the Terms and Conditions applicable to the Card, including the additional fees and charges that apply to the Card.**

 Direct Deposit: You request Servicer to deposit your refund proceeds directly to your personal bank account or your existing prepaid debit card account. If you select this option, please enter your account information below. If you or your representative enters your account information incorrectly and your funds are returned to BANK, the funds will be disbursed to you by a cashier's check printed by your Tax Preparer. Refunds that cannot be Direct Deposited because of financial institution refusal, erroneous account or routing transit numbers, closed accounts, bank mergers or any other reason, will be issued as a paper checks to the physical address of record resulting in refund delays of up to ten weeks. The BANK and Servicer are **not** responsible for the misapplication of a direct deposit that results from error, negligence or malfeasance on the part of the taxpayer or the tax preparer. In cases where the BANK has received your refund but is unable to deliver the funds directly to you, funds will be returned to the IRS. You may be charged a fee for the additional handling required to return funds to the IRS.

RTN _____ DAN _____

You understand that none of BANK, Servicer or your tax preparer can guarantee the amount of the refund that will be deposited by the IRS and/or state taxing authority. If your tax refund is not received, you will owe your tax preparer for preparing and filing your 2015 tax return.

Primary Taxpayer Signature Date

Spouse's Signature Date

CUSTOMER SERVICE: 800-901-6663

FEDERAL ELECTRONIC FUND TRANSFER ACT DISCLOSURES: The Federal Electronic Fund Transfer Act provides you with certain rights and obligations regarding the Federal and state income tax refund that will be electronically deposited into your Account established at Sunrise Banks N.A. for that purpose. If you believe that there is an error or if you have a question about your Account, write to Civista Bank, 11085 North Torrey Pines Road, Suite 210, La Jolla, CA 92037 or telephone (800) 901-6663 and provide Civista Bank with your name, a description or explanation of the error and the dollar amount of the suspected error. Civista Bank will advise you of the results of its investigation within 10 business days.

Business Days: Our business days are Monday through Friday, excluding federal holidays. Saturday, Sunday, and federal holidays are not considered business days, even if we are open.

Confidentiality: We will disclose information to third parties about your account or the transfers you make:

- To complete transfers as necessary;
- To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- To comply with government agency or court orders; or
- If you give us your written permission; or
- As explained in the Privacy section of this disclosure

Our Liability: If we do not complete a transfer to your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. In addition to all other limitations of our liability set forth in this Agreement, we will not be liable to you if, among other things:

- Circumstances beyond our control (natural disasters, such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

The funds in your account are subject to legal process or other claim restricting such transfer.

Your refund may be held or returned to the IRS if it is suspected of fraud or identity theft. If your refund cannot be delivered for any reason you may be charged a fee for the additional handling required and additional attempts to deliver the refund. You may also be charged a fee for the additional handling required to return your funds to the IRS. Please refer to a complete description of fees in the Truth in Savings Disclosure section of this application.

TRUTH IN SAVINGS DISCLOSURE: The Account is being opened for the purpose of receiving your (both spouses if this is a jointly filed return) 2015 federal (and 2015 state, if applicable) income tax refund. No other deposits may be made to the Account. No withdrawals will be allowed from the Account except as set forth above. No interest will be paid on Account funds. The Account will be closed after all authorized deductions have been made and any remaining balance has been disbursed to you. We will charge a Return Item Fee of \$20 if the refund cannot be delivered as directed above. An Account Research and Legal Processing fee of \$25 may be charged if we are required to provide additional processing to return the funds to the IRS. These fees will be paid to the Servicer.

PRIVACY NOTICE: Please see the privacy notice at the end of this Agreement.

Civista Bank Tax Product Privacy Policy (Page 1 of 2)

FACTS		What does Civista Bank do with your Personal Information?	
Why?	Financial Companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.		
What?	<p>The types of personal information that we collect and share depend on the product or service you have with us. This can include:</p> <ul style="list-style-type: none"> • Social Security number and account balances • payment history and transaction history • overdraft history and account transactions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>		
How?	All Financial Companies need to share customers' personal information to run their everyday business. In the section below we list the reasons financial companies can share their customers' personal information; the reasons Civista Bank chooses to share and whether you can limit the sharing.		
Reasons we can share your personal information	Does Civista Bank share?	Can you limit this sharing?	
For our everyday business purposes such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No	
For our marketing purposes- to offer our products and services to you.	Yes	No	
For joint marketing with other financial companies.	No	We don't share	
For our affiliates' everyday business purposes- information about your transactions and experiences.	No	We don't share	
For our affiliates' everyday business purposes- information about your creditworthiness.	No	We don't share	
For non affiliates to market to you.	No	We don't share	
Questions?	Toll Free: 800-604-9368 or go to www.civistabank.com		

CUSTOMER SERVICE: 800-901-6663

Who we are	
Who is providing this notice?	Civista Bank
What we do	
How does Civista Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Civista Bank collect my personal information?	We collect personal information about you when you apply for a tax related product. This includes information in your application, such as your name, address, social security number, income, deductions, refund and the like. We also collect information about your transactions with us, tax preparers and similar providers, such as payment histories, balances due, and tax information. We may also collect information concerning your credit history from a consumer reporting agency.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates everyday business purposes- information about your creditworthiness, • Affiliates from using your information to market to you, • Sharing for non affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Civista Bank does not share with our affiliates.
Non affiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • Civista Bank does not share with non affiliates so they can market to you.
Joint Marketing	<p>A formal joint marketing agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Civista Bank does not jointly market.
Other Important Information	
This Notice is adopted in recognition of our obligations under Title V of Gramm-Leach Bliley Act of 1999.	
This Notice applies only to individuals who have applied for a tax-related bank product.	