

UNIVERSITY NATIONAL BANK ("BANK") REFUND TRANSFER
APPLICATION AND AGREEMENT

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**IMPORTANT DISCLOSURES:
PLEASE READ BEFORE YOU SIGN THIS AGREEMENT**

If you are owed a federal tax refund, you have a right to choose how you will receive the refund. There are several options available to you. Some options cost money and some options are free. Please read about these options below.

You can file your tax return electronically or by paper and obtain your refund directly from the IRS for free. If you file your tax return electronically, you can receive a refund check directly from the IRS in as little as 21 to 28 days from the time you file your tax return or the IRS can deposit your refund directly into your bank account in as little as 10 to 21 days from the time you file your tax return unless there are delays by the IRS. If you file a paper return, your refund will take 5 to 7 weeks to receive. If your tax return is electronically filed by a professional, you may have to pay certain fees related to electronic filing such as transmitter fees and electronic filing fees in addition to the fee charged by your tax preparer for preparing your taxes.

You can file your tax return electronically and have BANK process your income tax refund. If you file your tax return electronically you can request the IRS to deposit your refund with BANK. Upon receipt of your refund, BANK will deduct and pay from your refund any fees charged by your tax preparer for the preparation and filing of your tax return and any other amounts authorized by you and disburse the balance of your refund to you. Refunds are received in as little as 10 to 21 days from the time you file your tax return if your tax return is filed electronically and 5 to 7 weeks if you file by paper unless there are delays by the IRS. BANK charges a \$29.95 tax refund account-handling fee (and an additional \$10 to process your state refund). **If you have an existing bank account you can use to receive your refund directly from the IRS, you should seriously consider having the refund sent to that bank account instead of having the BANK process your refund (Refund Transfer) and incurring the associated fees.**

* * *

Collection of outstanding debt. If you have an outstanding Refund Anticipation Loan (RAL), RAL Advance, Money Now Loan, AR/BL Loan, Holiday Express Loan or other loan from Santa Barbara Bank & Trust, we will use this signed Agreement as your authorization to deduct the amount of the prior debt from your Refund Transfer and pay the prior debt on your behalf prior to disbursing any remainder of your Refund Transfer to you. BANK will be acting as a third party debt collector in collecting such prior debt. **If you have prior debt and do not want some or all of your tax refund to be used to repay this prior debt, do not sign this Application. See Section 7 below for more information concerning the collection of prior debt.**

Questions? Call 1-800-901-6663

Customer Service 1-800-901-6663

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APPLICANT INFORMATION (Complete for both taxpayers if filing a joint return)

Taxpayer's Name _____

Taxpayer's Name _____

Social Security No. _____

Social Security No. _____

1. TAX REFUND ACCOUNT: As used in this Refund Transfer (RT) Application and Agreement ("Agreement"), the terms "you" and "your" refer to the person signing below as the "Taxpayer" (or, if a joint return is being filed, both "Taxpayers"). The terms "BANK," "we" and "our" refer to University National Bank, a nationally chartered bank located in Saint Paul, MN ("BANK"). You are having your 2012 federal (and state if applicable) income tax return prepared and filed by your Tax Preparer/Electronic Filer ("Tax Preparer") and hereby authorize BANK to receive your income tax refund(s) on your behalf and to make disbursements from your refund(s) as authorized by this Agreement. You authorize BANK to establish a temporary deposit account (the "Account") in your name for the purpose of receiving a direct deposit of your refund from the Internal Revenue Service ("IRS") and/or state taxing authorities. If and when BANK receives your income tax refund(s), you authorize BANK to deduct from your Account a tax refund account handling fee of \$29.95 (plus \$10.00 if both a federal and state refund are processed), your tax preparation fees and any other amounts, fees and charges authorized by this Agreement and to disburse any remaining balance in the Account to you using the disbursement method indicated below. Unless there are delays by the IRS, you can expect your refund to be direct deposited with BANK in as little as 10 to 21 days from the time the IRS accepts your electronic tax return unless there are delays by the IRS.

2. REFUND TRANSFER: You hereby authorize BANK to receive and process your federal tax refund as described in Section 1 using the disbursement method selected in Section 4.

3. STATE REFUND TRANSFER: You hereby authorize BANK to receive and process your state tax refund as described in Section 1 using the disbursement method selected in Section 4.

4. DISBURSEMENT METHOD:

 Cashier's Check: You request BANK to disburse your refund proceeds by a cashier's check printed by your Tax Preparer.

 Direct Deposit: You request BANK 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 or its processor is **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. The BANK will make every effort to deliver your refund to you. 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. A return item and processing fee may be deducted from the refund for refunds that are undeliverable and must be returned to the IRS.

RTN _____ DAN _____

 Diamond Plus Card ("Card"): You request UNB to deposit your RT proceeds to the Card you have obtained or are obtaining. The Card product is issued by First California 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.** A portion of the Card fees may be shared with your tax preparer.

5. CONSENT/AUTHORIZATION: If and when BANK receives your tax refund(s), BANK will process them in accordance with Section 1 using the disbursement method selected by you in Section 4. The \$29.95 account handling fee and any other fees and charges authorized by this Agreement will be deducted from the Account before the balance of your refund proceeds are disbursed to you.

6. SHARING INFORMATION: You authorize the Tax Preparer, the company that assists in transmitting your return to the IRS (the "Transmitter") and the IRS (and/or state taxing authority) to disclose your 2012 tax return and refund information to BANK and its Servicer. You acknowledge that BANK and its Servicer may share information about you with the Tax Preparer, the Transmitter and other third parties to the extent necessary to process your product request and perform third-party debt collection in accordance with Section 7 below. This sharing is not subject to your consent or right to opt out.

By signing below, you consent to BANK and its Servicer, the Tax Preparer, the Transmitter and other lenders sharing information about you with each other from time to time for other purposes, including without limitation to underwrite refund-related products that you may apply for in the future and to develop and offer you other refund-related products and services. **You may revoke this consent by contacting BANK in writing at P.O. Box 261639, San Diego, CA 92196 or calling 800-901-6663.** By signing below, you also authorize BANK, the Transmitter and their servicers to obtain consumer reports on you from time to time in connection with

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your product requests or to offer you additional products or services. **For more information regarding our privacy policies please see the Privacy Policy at the end of this Agreement.**

7. COLLECTION OF AN OUTSTANDING RAL, RAL/RT ADVANCE OR HOLIDAY LOAN: If you have an outstanding unpaid RAL, RAL/RT Advance, Money Now Loan, AR/BL Loan, Holiday Loan or a similar type of loan from Santa Barbara Bank & Trust that has not been discharged in bankruptcy, you hereby irrevocably authorize BANK to deduct from the Account, after deducting the applicable fees set forth in this Agreement, the total amount due on the loan and apply that amount towards your outstanding loan balance prior to disbursing the balance of the Account to you.*

* You understand that BANK may be acting as a third party debt collector hereunder in attempting to collect a debt pursuant to Section 7 and may use your authorization pursuant to this Agreement and any information obtained in connection with this application to collect an unpaid RAL, RAL/RT Advance, Money Now Loan, AR/BL Loan, Holiday Loan or similar type of loan. You also understand that, by submitting this application, you are submitting to a collection process that may result in you repaying debt, even if the entity to whom you owe such debt is prevented by law from bringing a lawsuit against you to collect the debt.

8. SECURITY INTEREST AND ASSIGNMENT: You hereby assign to BANK your 2012 federal income tax refund, your Account, and all funds deposited therein, to the extent necessary to facilitate collection by BANK of any amounts authorized by this Agreement. You also grant BANK a security interest in the same. You agree that BANK may assign, sell or transfer its ownership of all or part of its rights arising under this Agreement to a third party or affiliate of BANK. You may not revoke this security interest or any assignment.

9. MISCELLANEOUS: (a) The provisions in this Agreement survive the approval of this Agreement and the disbursement of any bank product proceeds to you. (b) The enforcement and interpretation of this Agreement and the transactions contemplated herein shall be governed by the laws of the United States and, to the extent state law applies, the substantive law of Minnesota. (c) To the extent permitted by applicable law, you agree to pay any costs of collection, including reasonable attorneys' fees, if any amount due hereunder is not paid when due.

10. ACKNOWLEDGEMENT REGARDING TAX PREPARER AND THE TRANSMITTER: You agree that neither your Tax Preparer nor the Transmitter is acting as your agent or is under any fiduciary duty to you regarding this Application. Among other things, you agree and consent to the receipt by your Tax Preparer and/or the Transmitter of fees as set forth in this Agreement. You acknowledge that the services provided by your Tax Preparer pursuant to this agreement are not complete until your refund proceeds have been disbursed to you by the BANK.

11. COMPENSATION: BANK will pay compensation to the Transmitter in consideration of rights granted by the Transmitter to BANK and the performance of services by the Transmitter on behalf of BANK.

12. ARBITRATION: This arbitration provision is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act. You agree that any and all disputes which in any way arise out of or relate to this agreement, shall be resolved solely by binding arbitration before the American Arbitration Association ("AAA") before a single arbitrator in arbitration commenced as close as possible to where you reside. Any and all disputes must be brought in the parties' individual capacity, and not as a plaintiff or class member in any purported class or representative proceeding. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. Each party to any such arbitration shall bear its own separate costs and expenses of the arbitration and shall share equally in the charges of the AAA, including the fee of the arbitrator. However, if you are unable to pay any fee of the AAA or the arbitrator, we agree to pay those fees for you. By agreeing to arbitration, you and we are waiving our rights to file a lawsuit and proceed in court and to have a jury trial to resolve disputes. The word "disputes" is given its broadest possible meaning, and includes all claims, disputes or controversies, including without limitation any claim or attempt to set aside this arbitration provision.

SIGNATURES: By signing below, you represent that everything you have stated in this Agreement is true and correct. You represent that you have read and understand each of the terms and conditions herein and that you agree to each of these terms and conditions. You acknowledge receiving a completed copy of this Agreement and, among other things, consent to the collection authorization in Section 7 above and the Arbitration Provision in Section 12 above which may substantially limit your rights in the event of a dispute.

Taxpayer/Applicant

Date

Joint Taxpayer/Co-Applicant

Date

BANK agrees to all of the terms of this Agreement.

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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 University National Bank for that purpose. If you believe that there is an error or if you have a question about your Account, write to University National Bank, P.O. Box 261639, San Diego, California 92196 or telephone (800) 901-6663 and provide University National Bank with your name, a description or explanation of the error and the dollar amount of the suspected error. University National 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.

USA PATRIOT ACT DISCLOSURE: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When we open an Account for you for the purpose of receiving your IRS refund deposit or if you apply for one of our products, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

TRUTH IN SAVINGS DISCLOSURE: The Account is being opened for the purpose of receiving your (both spouses if this is a jointly filed return) 2012 federal (and 2012 state, if applicable) income tax refund. We will charge the fees set forth in Section 1 for the Account. No other deposits may be made to the Account. No withdrawals will be allowed from the Account except the payments set forth in Section 1 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.

Low-Cost Deposit Accounts: For information regarding low cost deposit accounts and other banking services, please visit our website at www.universitybank.com.

PRIVACY POLICY: To get more information on our privacy policies, see our Privacy Policy at the end of this Agreement.

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University National Bank Tax Product Privacy Policy (Page 1 of 2)

FACTS

What does University National 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?	The types of personal information that we collect and share depend on the product or service you have with us. This can include: • Social Security Number and Date of Birth • Address of Residence • Government Issued Identification Card
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 University National Bank chooses to share and whether you can limit the sharing.

Reasons we can share your personal information	Does University National 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.	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness.	No	We Don't Share
For our affiliates to market to you.	No	We Don't Share
For non affiliates to market to you.	Yes	Yes

To limit our sharing	If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties you may call the following number toll free: 800-901-6663. If you are a new customer, we begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us anytime to limit our sharing.
Questions?	Toll Free: 800-901-6663

University National Bank Tax Product Privacy Policy (Page 2 of 2)

Who we are	
Who is providing this notice?	University National Bank
What we do	
How does University National 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. Your information is accessible only to employees who need the information in order to process your product request, answer your questions or determine the types of additional products or services that we think may interest you. We train our employees on their responsibility to maintain the privacy of your personal information.
How does University National 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 and your tax return in each year that you applied for a tax-related bank product, such as your name, address, social security number, income, deductions, refund and the like. We also collect information about your transactions with us, other lenders, 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?	Federal law gives you the right to limit only: • 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • University Financial Corp. dba Sunrise Community Banks. • Franklin National Bank • Park Midway Bank, NA
Non affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. We may also disclose all of the information we collect to nonaffiliated third parties such as other financial institutions that offer tax refund products and software providers in the tax preparation and processing industry. Tax-related bank product providers may disclose information to each other about their experiences with you in order to collect outstanding tax-related loans or tax preparation fees, or to prevent actual or potential fraud, unauthorized transactions, claims or other liability.
Joint Marketing	A formal joint marketing agreement between non affiliated financial companies that together market financial products or services to you. We may disclose all of the Confidential Information that we collect as described above to companies that perform marketing services on our behalf or to other tax product providers with whom we have joint marketing agreements
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.	

Name:
Name:

SSN:
SSN:

REFUND TRANSFER FEE DISCLOSURE

In this Refund Transfer (RT) fee disclosure form, the term "you", "your" and "yours" refers to either "Taxpayer" signing below. The words "we", "us" and "our" refer to University National Bank ("BANK"). In accordance with your instructions in the REFUND TRANSFER APPLICATION AND AGREEMENT ("AGREEMENT"), upon receipt of your IRS refund, BANK will pay out your refund as indicated below:

Expected Federal Refund Amount \$ _____

Authorized Deductions:

1. Amount paid for tax preparation services \$ _____

2. Amount paid to Transmitter \$ _____

3. Account-handling fee paid to BANK* \$ _____

Amount paid directly to you** \$ _____

* A portion of BANK's fee may be shared with the transmitter of your tax return. This fee is increased by \$10 if BANK also processes your state refund but the \$10 will only be collected from the state refund.

**The actual amount paid directly to you may be less if the IRS does not send us your full refund or if you owe any outstanding debts that you have authorized us to collect from your refund. If the amount actually paid to you is less than the amount shown above, you can view an updated itemization on our website by logging on to www.sbtpg.com.

State refund: If BANK receives your state refund before your IRS refund, BANK will deduct and pay the \$10 state fee and the fees indicated in 1 and 2 before disbursing the balance (if any) of the state refund to you. The \$29.95 account handling fee and any fees shown above that are still unpaid after the state refund is disbursed will be paid from the IRS refund when the IRS refund is received.

ADDITIONAL DISCLOSURES: Once your AGREEMENT has been signed and transmitted to BANK and BANK has received an acknowledgement from the Internal Revenue Service (IRS) that your electronically filed tax return has been received and accepted by the IRS, BANK will open your Account to receive your IRS refund. If and when the federal refund has been deposited by the IRS to your Account, BANK will make all deductions indicated above and disburse the balance of the Account to you in accordance with the disbursement method chosen by you. BANK has no control over and cannot guarantee if or when the IRS or state tax agency will issue you a refund or what the amount of your expected tax refund will be.

BY SIGNING BELOW, I (we, if joint return filed) acknowledge that I have received this Fee Disclosure concerning my Refund Transfer and I agree to have my refund disbursed as indicated above.

Taxpayer

Date

Joint Taxpayer

Date