

TAX REFUND DEPOSIT AND PAYMENT AUTHORIZATION

Taxpayer's Name _____ Social Security No. _____

Spouse's Name _____ 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 terms "BANK," "we" and "our" refer to University National Bank, a nationally chartered bank located in Saint Paul, MN. The term "tax preparer" refers to the person who prepared your 2012 tax return. You agree that the total fees charged by your tax preparer for preparing your 2012 tax return are correctly itemized below. By signing below, you authorize BANK to receive a direct deposit of your 2012 refund from the IRS and/or state taxing authorities. You authorize BANK 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:

___ Diamond Plus Prepaid Card ("Card"): You request BANK to deposit your refund proceeds to the Diamond Plus Card that you have applied for. 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.

___ 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 _____

You understand that neither BANK nor 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 2012 tax return.

Primary Taxpayer Signature Date Spouse's Signature Date

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.

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

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: <ul style="list-style-type: none"> • 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	<p>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.</p> <p>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.</p>
Questions?	Toll Free: 800-901-6663

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: <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.
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. <ul style="list-style-type: none"> • 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.	